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Annual Report

OF THE

Superintendent of Insurance

AND

Fire Commissioner

Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1946

Published by Direction of
THE HONOURABLE ALFRED J. HOOKE
Provincial Secretary

EDMONTON:
PRINTED BY A. SHNITKA, KING'S PRINTER
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CONTENTS

	Page
Report of the Superintendent of Insurance	5-8

STATEMENTS OF PROVINCIAL COMPANIES

Joint Stock:	
Alberta Life and Accident Insurance Company	9
Home Assurance Company of Canada	11
Merchants and Traders Assurance Company	13
Western Union Assurance Company	15

STATEMENTS OF EXTRA-PROVINCIAL COMPANIES

Canada West Insurance Company	10
Canadian Home Assurance Company	18
Retail Lumbermen's Mutual Fire Insurance Company	21
Royal Plate Glass and General Insurance Company	22
Saskatchewan Mutual Fire Insurance Company	25

MISCELLANEOUS

Insurance Companies Licensed	28

ABSTRACTS OF RETURNS

Life Insurance—Premium Income on Alberta Business	60
Life Insurance—Disbursements to Policyholders in Alberta	61
Life Insurance—Exhibit of Policies in Alberta	62
Fraternal Societies—Summary Financial Statement	63
Fraternal Societies—Premium Income and Disbursements	64
Fraternal Societies—Exhibit of Mortuary Certificates	65
Fraternal Societies—Exhibit of Certificates (Other than Mortuary)	66
Fire Insurance	67
Automobile Insurance	72
Hail Insurance	76
Accident, Sickness, Liability, and Guarantee Insurance	77
Theft, Plate Glass, Personal Property, and Miscellaneous Insurance	80

FIRE BRANCH

Report of Fire Commissioner	84
Table No. 1—A Comparison of Monthly Losses in 1945 and 1946	86
Table No. 2—A Comparison of Fire Losses from January 1, 1937, to December 31, 1946	87
Table No. 3—Classification and Causes of Property Burned	87
Table No. 4—Institutional Losses	90
Table No. 5—Losses caused by Lightning	91
Table No. 6—Fire Losses by Property Classification	92
Table No. 7—Causes of Fires	92
Table No. 8—Largest Losses	93
Table No. 9—Inspections and Orders Issued	93
Table No. 10—Fire Investigations	94
Table No. 11—Deaths caused by Fire	94

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GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF THE PROVINCIAL SECRETARY

Office of the Superintendent of Insurance

Edmonton, August 5th, 1947.

TO THE HONOURABLE ALFRED J. HOOKE,
Provincial Secretary of Alberta,
Edmonton, Alberta.

DEAR SIR:

Pursuant to Section 20, Chapter 201, 1942, The Alberta Insurance Act, I have the honour to submit herewith the thirty-fourth Annual Report of the Office of the Superintendent of Insurance for the year ending December 31, 1946, giving abstracts of the annual statements of insurance companies licensed to do business in Alberta, detailed statements of provincial and extra-provincial companies, together with other data of administration, both with respect to The Alberta Insurance Act and The Real Estate Agents' Licensing Act.

During 1946 the following six companies were licensed for the first time to write insurance in the Province of Alberta:

The New Zealand Insurance Company, Limited.
Service Fire Insurance Company of New York.
Canada West Insurance Company.
Transcontinental Insurance Company.
Aviation and General Insurance Company, Limited.
Standard Insurance Company of New York.

There were no withdrawals of Companies during the year.

At December 31, 1946, there were 18 Provincial and Foreign companies licensed under the provisions of The Alberta Insurance Act, classified as follows:

Accident and Sickness	1
Automobile and Other Classes	1
Fire and Other Classes	2
Fire, Accident and Sickness and Other Classes	3
Fraternal Societies	2
Mutual Benefit Societies	5
Mutual Fire Insurance only	1
Mutual Fire and Other Classes	1
Reciprocal or Inter-Insurance Exchanges	1
Underwriters, Members at Lloyd's	1
Total	18

At December 31, 1946, there were 279 Dominion companies doing business under The Act, classified as follows:

Accident and Other Classes	6
Accident and Sickness	2
Accident, Sickness and Other Classes	11
Automobile Insurance only	5
Automobile and Other Classes	3
Fire and Other Classes	135
Fire, Accident, Sickness and Other Classes	41
Fire, Life and Accident, Sickness and Other Classes	2
Fraternal Societies	12

Life Insurance only	21
Life, Accident and Sickness	6
Life, Accident, Sickness and Other Classes	1
Live Stock Insurance only	1
Mutual Benefit Societies	1
Mutual Fire and Other Classes	11
Reciprocal or Inter-Insurance Exchanges	9
Underwriters' Agencies	9
Miscellaneous	3
Total	279

The following Insurance Adjusters were licensed in 1946:

EDMONTON:

George S. Day & Company—G. S. Day, H. C. Pratt, R. A. Rooney.

F. J. Lorimer & Company—F. J. Lorimer.

Millar & Learmonth—J. H. Millar, C. E. Learmonth, L. P. Campbell-Hope, R. J. Glendinning.

Henry C. Runte & Company—H. C. Runte, T. H. Stout, Rycroft; F. J. Weist.

James Taylor Company—J. Taylor, E. Clarke, J. W. Day, W. D. Robertson, H. G. Sharp, R. H. Watson.

CALGARY:

Cowan, Crosland & Peacock—A. B. Cowan, C. G. Crosland, N. R. Peacock, E. G. Clark, Edmonton; N. L. Mould, Edmonton; E. S. Robins, T. K. Summerell.

Kelly-Lucy Adjustment Service—C. F. Kelly, R. E. Lucy.

Lilly Adjustment Agency—L. D. Lilly, A. R. Lilly, Edmonton; E. C. Anderson, Lethbridge.

H. S. Morkill & Company—H. S. Morkill, A. McPhail.

Paterson, Waugh, O'Fallon & Taylor—S. J. Sherlock, J. C. Reid, F. J. Sherlock.

North West Adjustment & Inspection Co., Ltd.—Hail Certificates only—A. A. Fredell, W. J. Hoover, J. H. Molstad, Edmonton; W. Steckle.

LETHBRIDGE:

Bodard Adjustment Bureau—S. J. Bodard, W. Milroy.

INNISFAIL:

H. L. King—Hail Certificates only.

NON-RESIDENT:

P. E. Crotenko, Buchanan, Saskatchewan—Hail Certificates only.

J. W. Farnell, Prince Albert, Saskatchewan—Hail Certificates only.

S. F. Cross & Company—S. F. Cross, Winnipeg, Manitoba.

There were 3,257 Certificates of Authority to write insurance issued to Agents during the licensing year, February 15th, 1946 to February 15th, 1947. The following shows the locations of these Agents, and the classes of business for which they were licensed:

	Life	Fire & Other Classes	Casualty	Hail	Employees	Automobile
Edmonton	262	166	80	20	51	7
Calgary	244	136	83	23	36	4
Lethbridge	55	24	13	27	7	3
Medicine Hat	22	12	7	3	2	1
Red Deer	13	12	4	3	3	1
Wetaskiwin	8	8	1	5	.....	2
Drumheller	6	7	1	4	2	1
Towns and Villages	393	866	50	456	17	29
Non-Resident	17	57	9	4	.....	.....
	1,020	1,288	248	545	108	48

The Real Estate Agents' licensing year expires June 30th annually; 817 Agents' or Salesmen's licenses were issued between July 1st, 1946 and June 30th, 1947. These included 536 Agents' and 281 Salesmen's licenses.

In accordance with the provisions of The Alberta Insurance Act, 32 Advisory Board meetings were held during 1946 dealing with applications for licenses covering fire and other classes, and 8 "Boards" dealing with applications for

life insurance. One hundred and twenty-nine applications were dealt with (other than life applications) by the "Committee", 31 applications were approved, 65 rejected, 11 rejected but later granted on further review after additional information was submitted, while 22 applications were withdrawn by the applicants on full information respecting the licensing provisions being drawn to their attention. Several of the number granted were only allowed on the understanding that renewal application would be again reviewed in 1947. Fifty-one applications for life license were placed before "Boards", 16 were granted, 19 declined since they did not fall within the "Principles Governing Agency Matters" while 16 were withdrawn by the applicants. Well over 50 were questioned and the insurance companies were required to file additional information.

In so far as The Real Estate Agents' Licensing Act is concerned, 21 applicants for either agents' or salemen's licenses were placed before "Boards", constituted similarly to Advisory Boards under The Insurance Act, when 7 applications were rejected and 14 withdrawn on the suggestion of the Department. In addition several applications for agents' licenses (approximately 18 in number) were reduced from an agent's application to that of a saleman, the applicant having been induced to act as a salesman for a duly qualified agent for at least one year before making application for an agent's license. Review of applications for licenses received at the office will be considerably increased next year by reason of an entirely new Act which it is expected will be then in force. This Act has as a matter of fact already been accepted having been passed at the last Session of the Legislature, provisions of which are very much stricter than were those of the old Act, and is designed for the protection of the public and the betterment of the real estate business generally.

Five prosecutions were instituted and convictions obtained within the year under review for infractions of The Alberta Insurance Act and 8 prosecutions under The Real Estate Agents' Licensing Act. In view of the new provisions a stricter enforcement of The Insurance Act will be undertaken next year as agents under both Acts have now been fully warned that the Department intends to undertake prosecutions where infractions are committed. Many agents in the past have been inclined to overlook the necessity of obtaining license before commencing business and in a number of cases of even obtaining one, relying on the Department to notify them of the infraction before taking action. Already a number of prosecutions have taken place this year (1947).

New applications for license adopted last year in so far as insurance is concerned are proving much more satisfactory than were the old. New applications and bonds are now in use in respect to real estate under the new Real Estate Agents' Licensing Act.

The following table shows the premiums and losses during 1946 within the Province covering all classes of insurance except life insurance:

Class of Insurance	Net Premiums Written	Net Losses Incurred
Fire	$4,386,383.54	$2,195,607.67
Automobile	1,942,975.31	1,072,679.44
Hail	529,846.56	167,242.62
Accident and Sickness	1,096,997.14	466,068.44
Liability	246,816.12	94,504.76
Guarantee	199,455.40	93.73
Theft	80,217.83	23,003.37
Plate Glass	43,833.41	15,781.97
Personal Property	302,791.01	189,190.50
Miscellaneous	314,090.67	159,364.95
Total	$9,143,406.99	$4,383,349.99

The following is a comparison of life insurance premiums, disbursements to policyholders, insurance written and at risk as at December 31st, 1946:

Premiums:		*Disbursements*:	
1945	$12,764,818.21	1945	$ 7,571,780.59
1946	14,445,068.07	1946	7,634,663.15

Insurance at Risk:		*Insurance Written* (new issued):	
1945	$435,681,786.49	1945	$53,187,970.00
1946	491,334,325.49	1946	76,199,604.00

Additional staff appointed to the Office of the Fire Commissioner is also available for the enforcement of The Insurance and Real Estate Acts, and this is enabling us to give a much better service to the public. The stricter enforcement and inquiries conducted on behalf of the public as a result of complaints or inquiries received is undoubtedly assuring satisfactory results as evidenced by the number of complimentary letters and letters of appreciation on file. A number of complaints respecting unsatisfactory loss adjustments were also dealt with during the year, and in some cases adjustment was made by the insurance companies without entailing any cost to the public. This is a service which we are being called upon more and more to give, and I would like to take this opportunity to thank the companies for so satisfactorily voluntarily dealing with us in these matters. I also would like to take this opportunity to thank the staff of the Office for their co-operation in so diligently working with me, often under pressure, due at times to shortage of staff and new replacements which it has been necessary to make during the year.

All of which is respectfully submitted.

RALPH R. MOORE,
Superintendent of Insurance.

Figures in *italics* denote red ink figures.

THE ALBERTA LIFE AND ACCIDENT INSURANCE CO., LTD.

HEAD OFFICE: 200A GRAIN EXCHANGE BUILDING, CALGARY, ALBERTA

Incorporated, May, 1907. Commenced Business in Alberta, October 11th, 1911.
Licensed in the Province of Alberta

Officers:

J. D. D. Spence, President and General Manager ..... Calgary, Alberta
M. E. Harkley, Secretary ..... Calgary, Alberta
Irene Sandercock, Treasurer ..... Calgary, Alberta

Directors:

J. D. D. Spence, I. Sandercock, M. E. Harkley, E. M. P. Sutherland, F. H. Russell, C. H. Marshall, A. J. Spence, W. W. Ferguson, W. Clement.

Auditors: Eric Richardson & Graves, Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta $15,000.00

Capital Stock

Amount of capital stock authorized $1,000,000.00
Number of Shares: 5,000 Ordinary, Par Value $100.00.
5,000 Preferred, Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$238,400.00	$ 31,212.50
Capital stock at end of year	$238,400.00	$ 31,212.50

FINANCIAL STATEMENT (December 31, 1946)

ASSETS

(As filed by the company—examined April, 1947)

Book value of bonds, debentures and debenture stocks:		
Not in default	$ 50,382.50	
In default	2,925.00	
		$ 53,307.50
Book value of stocks		1,137.50
Cash on hand and in banks		860.59
Interest accrued		379.45
All other assets		768.25
Gross Assets		$ 56,453.29
Deduct assets not admitted		4,731.63
Total Admitted Assets		$ 51,721.66

LIABILITIES

Total provision for unpaid claims		$ 1,697.54
Total net reserve (carried out at 100%)		2,113.80
Expenses due and accrued		876.96
Taxes due and accrued		160.02
All other liabilities		1,320.22
Total liabilities excluding Capital Stock		$ 6,168.54
Capital Stock paid in cash	$ 31,212.50	
Surplus in Profit and Loss Account	17,265.62	
Less bonds and debentures in default, $2,925.00.		
Excess of assets over liabilities (Surplus for protection of policyholders)		$ 45,553.12
Total Liabilities		$ 51,721.66

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 8,000.83
Reserve of unearned premiums:		
At beginning of year	$ 2,134.55	
At end of year	2,113.80	
Decrease		20.75
Net premiums earned		$ 8,021.58
Net claims incurred		$ 2,966.72
Commissions		647.75
Taxes		442.18
Salaries, fees and travelling expenses		4,859.47
All other expenses		1,027.01
Total claims and expenses		$ 9,943.13
Underwriting loss		$ 1,921.55
Other revenue		6,199.13
Other expenditure		48.22
Net profit for the year		$ 4,229.36

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$ 41,606.26
Net profit for the year	4,229.36
	$ 45,835.62
Decrease in unadmitted ledger assets	75.00
	$ 45,910.62
Adjustment in value of securities	357.50
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$ 45,553.12

CANADA WEST INSURANCE COMPANY

HEAD OFFICE: MILLER MOTOR BUILDING, MEMORIAL WALK, EDMONTON, ALBERTA

Incorporated, March 27th, 1946. Commenced Business in Alberta, May 6, 1946

Officers:

W. E. Bullock, President ..... Taber, Alberta
F. O'Sullivan, Vice-President ..... Lethbridge, Alberta
W. H. Ponich, Secretary ..... Two Hills, Alberta
J. C. Landeryou, General Manager ..... Edmonton, Alberta
R. S. Lee, Treasurer ..... Barnwell, Alberta

Directors:

J. C. Landeryou, M. H. Ponich, R. S. Lee, W. Miller, F. O'Sullivan, W. E. Bullock, J. Taylor, J. T. Edwards, C. Orr.

Auditors: Patriquin, Duncan, McClary, McClary and King, Chartered Accountants, Edmonton, Alberta.

Amount deposited with the Government of the Province of Alberta $10,000.00

Capital Stock

Amount of capital stock authorized $100,000.00
Number of shares, 1,000. Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock issued during year	$ 54,000.00	$ 27,600.00
Capital stock at end of year	$ 54,000.00	$ 27,600.00

Licensed to transact Automobile, Inland Transportation and Inland Marine Insurance.

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE: 400 LANCASTER BUILDING, CALGARY, ALBERTA

Incorporated, April 13th, 1918. Commenced Business in Alberta, July 1st, 1923

Licensed in the Provinces of Alberta, British Columbia, Manitoba, Ontario, Quebec, Saskatchewan

Officers:

H. E. Wingfield, President ..... Calgary, Alberta
G. A. Wilson, Vice-President and Managing Director ..... Calgary, Alberta
E. Brawn, Secretary and Treasurer ..... Calgary, Alberta

Directors:

H. E. Wingfield, G. A. Wilson, H. H. Wilson, E. E. Murray, E. Roberts, J. R. Wilson, J. Harries, C. W. Tysoe, A. Corrie, G. Fisher.

Auditors: McCannel Bros. & Co., Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta $202,000.00

CAPITAL STOCK

Amount of capital stock authorized $500,000.00
Number of Shares, 5,000. Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$500,000.00	$ 74,217.50
Calls on capital received during year	.....	782.50
Capital stock at end of year	$500,000.00	$ 75,000.00
Total amount paid as premium on capital stock, December 31, 1946		$ 38,866.60

FINANCIAL STATEMENT (December 31, 1946)

ASSETS

(As filed by the company—not examined)

Book value of bonds, debentures and debenture stocks:		
Not in default		$332,049.00
Cash on hand and in banks		135,036.21
Interest accrued		2,000.71
Agents' balances and premiums uncollected:		
Written prior to October 1, 1946	$ 16,769.42	
Written on or after October 1, 1946	169,594.24	
		$186,363.66
All other assets		5,117.80
Gross Assets		$660,567.38
Deduct assets not admitted		20,484.22
Total Admitted Assets		$640,083.16

LIABILITIES

Total provision for unpaid claims		$ 39,785.65
Adjustment expenses of said claims		2,978.56
Total net reserve (carried out at 80%)		250,610.75
Reserve under unlicensed reinsurance unsecured		57,370.14
Cash dividends to shareholders:		
Due and unpaid	$ 1,178.05	
Declared, but not yet due	5,000.00	
		$ 6,178.05
Taxes due and accrued		16,780.77
Reinsurance premiums		8,741.09
Returns premiums and balances due agents		1,389.95
Contingency reserves		2,607.00
All other liabilities		129,159.54
Total liabilities excluding Capital Stock		$516,101.50
Capital Stock paid in cash	$ 75,000.00	
Surplus in Profit and Loss Account	48,981.66	
Excess of assets over liabilities (Surplus for protection of policyholders)		$123,981.66
Total Liabilities		$640,083.16

PROFIT AND LOSS ACCOUNT

Net premiums written		$761,981.25
Reserve of unearned premiums:		
At beginning of year	$156,903.16	
At end of year	250,610.75	
Increase		$ 93,707.59
Net premiums earned		$668,273.66
Net claims incurred		$303,873.13
Net adjustment expenses incurred		39,021.15
Commissions		253,110.80
Taxes		18,645.44
Salaries, fees and travelling expenses		29,513.06
All other expenses		28,602.64
Total claims and expenses		$672,766.22
Underwriting loss		$ 4,492.56
Other revenue		15,225.36
Net Profit for the year		$ 10,732.80

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$129,565.38
Increase in paid-in capital stock		782.50
Net profit for the year		10,732.80
		$141,080.68
Dividends declared to shareholders		5,000.00
		$136,080.68
Increase in unadmitted ledger assets	$ 9,257.06	
Increase in unlicensed reinsurance unsecured	2,841.96	
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year		12,099.02
		$123,981.66

EXHIBIT OF PREMIUMS (in Canada)

Fire:	
Gross in Force at end of 1945	$253,222.81
Taken in 1946 (new and renewed)	395,838.78
Ceased in 1946 (including renewed)	230,809.11
Gross in Force at end of 1946	418,252.48
Reinsurance	330,419.47
Net in force at end of 1946	87,833.01
Automobile:	
Gross in Force at end of 1945	239,397.43
Taken in 1946 (new and renewed)	660,214.51
Ceased in 1946 (including renewed)	493,657.06
Gross in Force at end of 1946	405,954.88
Reinsurance	.....
Net in force at end of 1946	405,954.88
Accident and Sickness:	
Gross in Force at end of 1945	72,011.00
Taken in 1946 (new and renewed)	115,912.52
Ceased in 1946 (including renewed)	129,734.31
Gross in Force at end of 1946	58,189.21
Reinsurance	.....
Net in force at end of 1946	58,189.21
Personal Property Floater:	
Gross in Force at end of 1945	16,274.73
Taken in 1946 (new and renewed)	33,932.81
Ceased in 1946 (including renewed)	11,198.81
Gross in Force at end of 1946	39,008.73
Reinsurance	.....
Net in force at end of 1946	39,008.73
Plate Glass:	
Gross in Force at end of 1945	3,497.18
Taken in 1946 (new and renewed)	3,928.91
Ceased in 1946 (including renewed)	1,341.73
Gross in Force at end of 1946	6,084.36
Reinsurance	.....
Net in force at end of 1946	6,084.36

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: MICHAEL BUILDING, CALGARY, ALBERTA

Incorporated and Commenced Business in Alberta, April, 1917.
Licensed in the Province of Alberta.

Officers:

C. H. Dunham, President ..... Calgary, Alberta
J. O. Miller, Vice-President ..... Calgary, Alberta
Miss G. M. Taylor, Secretary ..... Calgary, Alberta

Directors:

C. H. Dunham, J. O. Miller, H. M. Martin, Arthur Young, Frank Watt, J. H. Ure, Charles Anderson.

Auditors: Eric Richardson & Graves, Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta $10,239.28

Capital Stock

Amount of capital stock authorized $500,000.00

Number of Shares, 10,000. Par Value $50.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$200,200.00	$ 25,000.00
Capital stock at end of year	$200,200.00	$ 25,000.00

FINANCIAL STATEMENT (December 31, 1946)

ASSETS

(As filed by the Company—examined April, 1947)

Mortgage loans on real estate	$ 6,000.00
Book value of bonds, debentures and debenture stocks:	
Not in default	33,815.25
Book value of stocks	3,800.00
Agents' balances and premiums uncollected:	
Written on or after October 1, 1946	7,684.99
Amount due from reinsurance on losses already paid	252.70
All other assets	255.00
Total Admitted Assets	$ 51,807.94

LIABILITIES

Total net reserve (carried out at 100%)		$ 376.01
Expenses due and accrued		200.00
Taxes due and accrued		849.75
Reinsurance premiums		9,007.44
All other liabilities		890.83
Total liabilities excluding Capital Stock		$ 11,324.03
Capital Stock paid in cash	$ 25,000.00	
Surplus in Profit and Loss account	15,483.91	
Excess of assets over liabilities (Surplus for protection of policyholders)		40,483.91
Total Liabilities		$ 51,807.94

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 3,749.50
Reserve of unearned premiums:		
At beginning of year	$ 432.98	
At end of year	376.01	
Decrease		56.97
Net premiums earned		$ 3,806.47
Commissions		$ 242.47
Taxes		15.04
Salaries, fees and travelling expenses		2,902.18
All other expenses		644.85
Total claims and expenses		$ 3,804.54
Underwriting profit		$ 1.93
Other revenue		3,152.44
Other expenditure		1,607.91
Net profit for the year		$ 1,546.46

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$ 38,804.70
Adjustment of reserve for taxes	461.10
Net profit for the year	1,546.46
	$ 40,812.26
Dividends declared to shareholders	40,128.35
	$ 683.91
Decrease in unadmitted ledger assets	14,800.00
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$ 15,483.91

EXHIBIT OF PREMIUMS (in Canada)

Fire:	
Gross in Force at end of 1945	$ 48,960.74
Taken in 1946 (new and renewed)	27,897.76
Ceased in 1946 (including renewed)	25,596.21
Gross in Force at end of 1946	51,262.29
Reinsurance	51,262.29
Net in Force at end of 1946	.....
Automobile:	
Gross in Force at end of 1945	23,177.16
Taken in 1946 (new and renewed)	28,739.08
Ceased in 1946 (including renewed)	23,177.16
Gross in Force at end of 1946	28,739.08
Reinsurance	28,739.08
Net in Force at end of 1946	.....
Fidelity:	
Gross in Force at end of 1945	703.85
Taken in 1946 (new and renewed)	702.62
Ceased in 1946 (including renewed)	703.85
Gross in Force at end of 1946	702.62
Reinsurance	.....
Net in Force at end of 1946	702.62
Liability:	
Gross in Force at end of 1945	157.11
Taken in 1946 (new and renewed)	49.41
Ceased in 1946 (including renewed)	157.11
Gross in Force at end of 1946	49.41
Reinsurance	.....
Net in Force at end of 1946	49.41
Transit:	
Gross in Force at end of 1945	5.00
Taken in 1946 (new and renewed)	.....
Ceased in 1946 (including renewed)	5.00
Gross in Force at end of 1946	.....
Reinsurance	.....
Net in Force at end of 1946	.....

WESTERN UNION ASSURANCE COMPANY

HEAD OFFICE: 229 EIGHTH AVENUE WEST, CALGARY, ALBERTA

Incorporated, February 16th, 1940. Commenced Business in Alberta, March 20th, 1940.

Licensed in the Provinces of Alberta, British Columbia and Saskatchewan.

Officers:

Frank R. Freeze, President and General Manager ..... Calgary, Alberta
Robert D. Freeze, Vice-President ..... Calgary, Alberta
M. MacKenzie, Secretary and Treasurer ..... Calgary, Alberta

Directors:

Frank R. Freeze, Robert D. Freeze, M. MacKenzie, W. G. Peterson, Howard F. Freeze, C. M. Freeze, Roy Widney, David J. Freeze, L. C. Jackson.

Auditors: McCannel Bros. & Co., Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta $15,000.00

CAPITAL STOCK

Amount of capital authorized $500,000.00
Number of Shares, 5,000. Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$500,000.00	$100,000.00
Capital stock at end of year	$500,000.00	$100,000.00
Total amount paid as premium on capital stock, December 31, 1946		$ 4,000.00

FINANCIAL STATEMENT (December 31, 1946)

ASSETS

(As filed by the Company—not examined)

Book value of bonds, debentures and debenture stocks:		
Not in default		$370,992.50
Cash on hand and in banks		17,625.87
Interest accrued		2,702.04
Dividends due		300.00
Agents' balances and premiums uncollected:		
Written on or after October 1, 1946		42,544.69
Premiums due from reinsuring companies:		
Written on or after October 1, 1946		380.24
All other assets		4,253.92
Gross Assets		$438,799.26
Deduct Assets not admitted		3,482.97
Total Admitted Assets		$435,316.29

LIABILITIES

Total provision for unpaid claims		$ 76,266.69
Adjustment expenses of said claims		6,573.39
Total net reserve (carried out at 80%)		160,081.60
Taxes due and accrued		10,750.57
Reinsurance premiums		6,980.15
All other liabilities		3,605.84
Total liabilities excluding Capital Stock		$264,258.24
Capital Stock paid in cash	$100,000.00	
Premium on Capital Stock	4,000.00	
Surplus in Profit and Loss Account	67,058.05	
Excess of assets over liabilities (Surplus for protection of policyholders)		171,058.05
Total Liabilities		$435,316.29

PROFIT AND LOSS ACCOUNT

Net premiums written		$283,894.91
Reserve of unearned premiums:		
At beginning of year	$154,208.69	
At end of year	160,081.60	
Increase		5,872.91
Net premiums earned		$278,022.00
Net claims incurred		$164,170.18
Net adjustment expenses incurred		18,079.50
Commissions		68,794.29
Taxes		7,183.38
Salaries, fees and travelling expenses		1,309.48
Management fee		14,217.80
All other expenses		5,097.97
Total claims and expenses		$278,852.60

Underwriting loss	$ 830.60
Other revenue	24,520.48
Other expenditure	4,175.73
Net profit for the year	$ 19,514.15

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$151,652.58
Net profit for the year	19,514.15
	$171,166.73
Increase in unadmitted ledger assets	108.68
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$171,058.05

EXHIBIT OF PREMIUMS (in Canada)

Fire:	
Gross in Force at end of 1945	$244,348.15
Taken in 1946 (new and renewed)	181,153.73
Ceased in 1946 (including renewed)	124,993.80
Gross in Force at end of 1946	300,508.08
Reinsurance	92,198.47
Net in Force at end of 1946	208,309.61
Automobile:	
Gross in Force at end of 1945	180,680.96
Taken in 1946 (new and renewed)	202,596.43
Ceased in 1946 (including renewed)	213,138.76
Gross in Force at end of 1946	170,138.63
Reinsurance	2,972.38
Net in Force at end of 1946	167,166.25
Accident—Personal:	
Gross in Force at end of 1945	866.91
Taken in 1946 (new and renewed)	534.12
Ceased in 1946 (including renewed)	890.93
Gross in Force at end of 1946	510.10
Reinsurance	.....
Net in Force at end of 1946	510.10
Accident—Public Liability:	
Gross in Force at end of 1945	1,231.35
Taken in 1946 (new and renewed)	717.93
Ceased in 1946 (including renewed)	448.59
Gross in Force at end of 1946	1,500.69
Reinsurance	10.11
Net in Force at end of 1946	1,490.58
Accident and Sickness:	
Gross in Force at end of 1945	2,892.87
Taken in 1946 (new and renewed)	2,537.36
Ceased in 1946 (including renewed)	3,087.48
Gross in Force at end of 1946	2,342.75
Reinsurance	17.13
Net in Force at end of 1946	2,325.62
Fidelity Bond:	
Gross in Force at end of 1945	1,776.45
Taken in 1946 (new and renewed)	1,292.70
Ceased in 1946 (including renewed)	2,035.15
Gross in Force at end of 1946	1,034.00
Reinsurance	40.50
Net in Force at end of 1946	993.50
Surety Bond:	
Gross in Force at end of 1945	642.97
Taken in 1946 (new and renewed)	948.80
Ceased in 1946 (including renewed)	670.47
Gross in Force at end of 1946	921.30
Reinsurance	10.50
Net in Force at end of 1946	910.80

General Property Floater:	
Gross in Force at end of 1945	$ 1,198.63
Taken in 1946 (new and renewed)	888.19
Ceased in 1946 (including renewed)	692.78
Gross in Force at end of 1946	1,394.04
Reinsurance	.....
Net in Force at end of 1946	1,394.04
Personal Property Floater:	
Gross in Force at end of 1945	1,282.46
Taken in 1946 (new and renewed)	1,498.00
Ceased in 1946 (including renewed)	67.70
Gross in Force at end of 1946	2,712.76
Reinsurance	.....
Net in Force at end of 1946	2,712.76
Inland Transportation:	
Gross in Force at end of 1945	12,657.61
Taken in 1946 (new and renewed)	3,731.15
Ceased in 1946 (including renewed)	13,252.49
Gross in Force at end of 1946	3,136.27
Reinsurance	150.98
Net in Force at end of 1946	2,985.29
Plate Glass:	
Gross in Force at end of 1945	981.58
Taken in 1946 (new and renewed)	858.38
Ceased in 1946 (including renewed)	517.75
Gross in Force at end of 1946	1,322.21
Reinsurance	.....
Net in Force at end of 1946	1,322.21
Theft:	
Gross in Force at end of 1945	2,290.83
Taken in 1946 (new and renewed)	1,741.95
Ceased in 1946 (including renewed)	1,428.39
Gross in Force at end of 1946	2,604.39
Reinsurance	182.54
Net in Force at end of 1946	2,421.85
Teams Liability:	
Gross in Force at end of 1945	90.75
Taken in 1946 (new and renewed)	.....
Ceased in 1946 (including renewed)	90.75
Gross in Force at end of 1946	.....
Reinsurance	.....
Net in Force at end of 1946	.....

CANADIAN HOME ASSURANCE COMPANY

HEAD OFFICE: 276 ST. JAMES STREET WEST, MONTREAL, QUEBEC

Incorporated, April 28th, 1928. Commenced Business in Alberta, August 26th, 1943.

Licensed in the Provinces of Alberta, British Columbia, Ontario, Quebec and Saskatchewan.

Officers:

R. E. Schofield, President ..... Montreal, Canada
R. H. Saulnier, Vice-President ..... Montreal, Quebec
Geo. Cowie, Secretary-Treasurer ..... Montreal, Quebec

Directors:

R. E. Schofield, R. H. Saulnier, G. Cowie, G. Gibeault, E. R. Schofield.

Auditors: Kent, Thompson & Co., Chartered Accountants, Montreal, Quebec.

Deposit with the Government of the Province of Alberta $20,000.00

Capital Stock

Amount of capital stock authorized $500,000.00

Number of Shares: 40,000 A, Par Value $5.00.
3,000 B, Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$300,000.00	$113,905.00
Capital stock at end of year	$300,000.00	$113,905.00

FINANCIAL STATEMENT (December 31, 1946)

ASSETS

(As filed by the Company—not examined)

Mortgage loans on real estate	$ 2,250.00
Book value of bonds, debentures and debenture stock owned:	
Not in default	318,746.20
Book value of stocks	21,000.00
Cash on hand and in banks	154,959.14
Interest accrued	2,706.14
Agents' balances and premiums uncollected:	
Written on or after October 1, 1946	64,136.39
Amount due from reinsurance on losses already paid	5,568.78
All other assets	25,830.18
Total admitted assets	$595,196.83

LIABILITIES

Total provision for unpaid claims		$ 88,300.00
Adjustment expenses of said claims		18,479.00
Present value of claims payable by instalments not yet due		10,000.00
Total net reserve (carried out at 80%)		157,226.94
Expenses due and accrued		1,250.00
Taxes due and accrued		9,500.00
Reinsurance premiums		5,836.75
All other liabilities		117,600.26
Total liabilities excluding Capital Stock		$408,192.25
Capital Stock paid in cash	$113,905.00	
Surplus in Profit and Loss Account	73,098.88	
Excess of assets over liabilities (Surplus for protection of policyholders)		187,003.88
Total Liabilities		$595,196.83

PROFIT AND LOSS ACCOUNT

Net premiums written		$319,649.16
Reserve of unearned premiums:		
At beginning of year	$147,274.15	
At end of year	157,226.94	
Increase		9,952.79
Net premiums earned		$309,696.37
Net claims incurred		$151,076.31
Net adjustment expenses incurred		34,430.26
Commissions		130,910.16
Taxes		10,593.27
Salaries, fees and travelling expenses		8,000.00
All other expenses		7,773.82
Total claims and expenses		$342,783.82

Underwriting loss	$ 33,087.45
Other revenue	36,356.01
Net profit for the year	$ 3,268.56

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$183,722.28
Net profit for the year	3,268.56
	$186,990.84
Decrease in unlicensed reinsurance unsecured	13.04
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$187,003.88

EXHIBIT OF PREMIUMS (in Canada)

Fire:	
Gross in Force at end of 1945	$191,815.82
Taken in 1946 (new and renewed)	157,638.87
Ceased in 1946 (including renewed)	121,479.54
Gross in Force at end of 1946	227,975.15
Reinsurance	78,931.64
Net in Force at end of 1946	149,043.51
Automobile:	
Gross in Force at end of 1945	265,572.63
Taken in 1946 (new and renewed)	373,677.47
Ceased in 1946 (including renewed)	364,374.55
Gross in Force at end of 1946	274,875.55
Reinsurance	49,963.88
Net in Force at end of 1946	224,911.67
Accident—Personal:	
Gross in Force at end of 1945	5.00
Taken in 1946 (new and renewed)	45.00
Ceased in 1946 (including renewed)	10.00
Gross in Force at end of 1946	40.00
Reinsurance	.....
Net in Force at end of 1946	40.00
Accident—Public Liability:	
Gross in Force at end of 1945	4,404.68
Taken in 1946 (new and renewed)	2,098.29
Ceased in 1946 (including renewed)	2,510.69
Gross in Force at end of 1946	3,992.28
Reinsurance	859.17
Net in Force at end of 1946	3,133.11
Accident—Employers' Liability:	
Gross in Force at end of 1945	808.90
Taken in 1946 (new and renewed)	936.10
Ceased in 1946 (including renewed)	570.25
Gross in Force at end of 1946	1,174.75
Reinsurance	309.19
Net in force at end of 1946	855.56
Accident and Sickness:	
Gross in Force at end of 1945	.....
Taken in 1946 (new and renewed)	30.00
Ceased in 1946 (including renewed)	.....
Gross in Force at end of 1946	30.00
Reinsurance	.....
Net in Force at end of 1946	30.00
Boiler:	
Gross in Force at end of 1945	282.36
Taken in 1946 (new and renewed)	.....
Ceased in 1946 (including renewed)	31.36
Gross in Force at end of 1946	251.00
Reinsurance	251.00
Net in Force at end of 1946	.....

FIDELITY:	
Gross in Force at end of 1945	$ 53.00
Taken in 1946 (new and renewed)	139.00
Ceased in 1946 (including renewed)	53.00
Gross in Force at end of 1946	139.00
Reinsurance	75.00
Net in Force at end of 1946	64.00
SURETY:	
Gross in Force at end of 1945	242.50
Taken in 1946 (new and renewed)	1,139.00
Ceased in 1946 (including renewed)	417.20
Gross in Force at end of 1946	964.30
Reinsurance	.....
Net in Force at end of 1946	964.30
PLATE GLASS:	
Gross in Force at end of 1945	32,139.68
Taken in 1946 (new and renewed)	15,612.23
Ceased in 1946 (including renewed)	18,983.87
Gross in Force at end of 1946	28,768.04
Reinsurance	.....
Net in Force at end of 1946	28,768.04
THEFT:	
Gross in Force at end of 1945	612.10
Taken in 1946 (new and renewed)	962.43
Ceased in 1946 (including renewed)	578.35
Gross in Force at end of 1946	996.18
Reinsurance	.....
Net in Force at end of 1946	996.18

RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, WINNIPEG, MANITOBA

Incorporated, 1905. Commenced Business in Alberta, January, 1916.
Licensed in the Provinces of Alberta, Manitoba and Saskatchewan.

Officers:

J. B. Sinclair, President ..... Winnipeg, Manitoba
Charles McDiarmid, Vice-President ..... Winnipeg, Manitoba
A. H. Brett, Secretary ..... Winnipeg, Manitoba
R. G. Roberts, Treasurer ..... Winnipeg, Manitoba

Directors:

J. B. Sinclair, C. McDiarmid, A. H. Brett, R. G. Roberts, J. E. McFee, J. A. McDonald, W. A. Snider, H. Cameron, F. E. Sine, A. G. Molstad.

Auditors: Thornton, Milne & Campbell, Chartered Accountants, Winnipeg, Man.

Amount deposited with the Government of the Province of Alberta $11,000.00

FINANCIAL STATEMENT (December 31, 1946)

ASSETS

(As filed by the Company—not examined)

Book value of bonds, debentures and debenture stocks	$120,875.00
Cash on hand and in banks	33,373.56
All other assets	5,493.85
Total Admitted Assets	$159,742.41

LIABILITIES

Investment reserves	$ 21,145.20
Guarantee deposit	65,702.25
Reserve for Fire losses	16,894.96
Total liabilities excluding Capital Stock	$103,742.41

Reserve fund	$ 17,000.00	
Surplus in profit and Loss account	39,000.00	
Excess of assets over liabilities (Surplus for protection of policyholders)		56,000.00
Total Liabilities		$159,742.41

PROFIT AND LOSS ACCOUNT

Net premiums written	$ 19,210.27
Net premiums earned	$ 19,210.27
Net claims insured	$ 9,194.90
Net adjustment expenses incurred	298.03
Taxes	966.64
Management fee	3,000.00
All other expenses	513.29
Total claims and expenses	$ 13,972.86
Underwriting profit	$ 5,237.41
Other revenue	3,864.89
Reserve for fire losses, 1945	7,792.66
Reserve for fire losses December 31, 1946	16,894.96

SURPLUS FOR PROTECTION OF POLISYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$ 56,000.00
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$ 56,000.00

ROYAL PLATE GLASS & GENERAL INSURANCE CO. OF CANADA

HEAD OFFICE: 535 HOMER STREET, VANCOUVER, BRITISH COLUMBIA

Incorporated, October, 1906. Commenced Business in Alberta, Feb. 5, 1943.

Licensed in the Provinces of Alberta and British Columbia.

Officers:

John R. Cooney, President ..... Newark, New Jersey
Wm. B. Rearden, Vice-President ..... Newark, New Jersey
Frank Parsons, General Manager and Secretary ..... Vancouver, British Columbia
Chas. W. Payne, Treasurer ..... Newark, New Jersey

Directors:

E. E. Buckerfield, F. E. Chadwick, W. S. Charlton, J. R. Cooney, T. S. Dixon, W. C. Heath, F. O. Hodgson, F. Parsons, F. W. Sullivan, P. S. Young.

Auditors: Joseph Froggatt & Co. Inc., Public Accountants and Auditors, New York, N.Y.

Deposit with the Government of the Province of Alberta $25,000.00

CAPITAL STOCK

Amount of capital stock authorized $1,000,000.00
Number of Shares, 10,000. Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$100,000.00	$100,000.00
Capital stock at end of year	$100,000.00	$100,000.00
Total amount paid as premium on capital stock, December 31, 1946		$200,000.00

FINANCIAL STATEMENT (December 31, 1946)

ASSETS

(As filed by the Company—examined May, 1947)

Book value of bonds, debentures and debenture stocks:		
Not in default		$369,643.31
Cash on hand and in banks		26,357.47
Interest accrued		3,035.00
Agents' balances and premiums uncollected:		
Written on or after October 1, 1946		36,825.10
Amount due from reinsurance on losses already paid		4,867.73
Total Admitted Assets		$440,728.61

LIABILITIES

Expenses due and accrued		$ 45.00
Taxes due and accrued		1,581.17
Reinsurance premiums		37,078.92
Total liabilities excluding Capital Stock		$ 38,705.09
Capital Stock paid in cash	$100,000.00	
Surplus in Profit and Loss Account	302,023.52	
Excess of assets over liabilities (Surplus for protection of policyholders)		402,023.52
Total Liabilities		$440,728.61

PROFIT AND LOSS ACCOUNT

Salaries, fees and travelling expenses	$ 2,001.73
All other expenses	285.04
Total claims and expenses	$ 2,286.77
Underwriting loss	$ 2,286.77
Other revenue	15,417.16
Other expenditure	4,514.56
Net Profit for the year	$ 8,615.83

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$293,407.69
Net profit for the year	8,615.83
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$302,023.52

EXHIBIT OF PREMIUMS (in Canada)

Fire:	
Gross in Force at end of 1945	$114,806.57
Taken in 1946 (new and renewed)	68,719.83
Ceased in 1946 (including renewed)	47,809.33
Gross in Force at end of 1946	135,717.07
Reinsurance	135,717.07
Automobile:	
Gross in Force at end of 1945	95,664.46
Taken in 1946 (new and renewed)	143,028.54
Ceased in 1946 (including renewed)	120,480.76
Gross in Force at end of 1946	118,212.24
Reinsurance	118,212.24
Accident—Personal:	
Gross in Force at end of 1945	178.70
Taken in 1946 (new and renewed)	511.27
Ceased in 1946 (including renewed)	540.74
Gross in Force at end of 1946	149.23
Reinsurance	149.23

Accident—Public Liability:	
Gross in Force at end of 1945	$ 2,571.24
Taken in 1946 (new and renewed)	12.50
Ceased in 1946 (including renewed)	987.69
Gross in Force at end of 1946	1,596.05
Reinsurance	1,596.05
Accident—Employers' Liability:	
Gross in Force at end of 1945	5.42
Taken in 1946 (new and renewed)	.....
Ceased in 1946 (including renewed)	.....
Gross in Force at end of 1946	5.42
Reinsurance	5.42
Guarantee—Fidelity:	
Gross in Force at end of 1945	8,231.93
Taken in 1946 (new and renewed)	766.67
Ceased in 1946 (including renewed)	8,340.05
Gross in Force at end of 1946	658.55
Reinsurance	658.55
Sprinkler Leakage:	
Gross in Force at end of 1945	1.20
Taken in 1946 (new and renewed)	.....
Ceased in 1946 (including renewed)	1.20
Gross in Force at end of 1946	.....
Reinsurance	.....
Personal Property:	
Gross in Force at end of 1945	66,962.15
Taken in 1946 (new and renewed)	42,131.62
Ceased in 1946 (including renewed)	20,417.97
Gross in Force at end of 1946	88,675.80
Reinsurance	88,675.80
Explosion:	
Gross in Force at end of 1945	.75
Taken in 1946 (new and renewed)	47.42
Ceased in 1946 (including renewed)	7.40
Gross in Force at end of 1946	40.77
Reinsurance	40.77
Sickness:	
Gross in Force at end of 1945	77.63
Taken in 1946 (new and renewed)	654.39
Ceased in 1946 (including renewed)	620.67
Gross in Force at end of 1946	111.35
Reinsurance	111.35
Inland Transportation:	
Gross in Force at end of 1945	.....
Taken in 1946 (new and renewed)	18.82
Ceased in 1946 (including renewed)	18.82
Gross in Force at end of 1946	.....
Reinsurance	.....
Plate Glass:	
Gross in Force at end of 1945	.....
Taken in 1946 (new and renewed)	2.00
Ceased in 1946 (including renewed)	2.00
Gross in Force at end of 1946	.....
Reinsurance	.....

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310 MACMILLAN BUILDING, SASKATOON, SASKATCHEWAN

Incorporated, February 21st, 1908. Commenced Business in Alberta, June 9th, 1927.

Licensed in the Provinces of Alberta, British Columbia, Manitoba and Saskatchewan.

Officers:

R. J. Harper, President ..... Leney, Saskatchewan
William Kershaw, Vice-President ..... Saskatoon, Saskatchewan
H. R. Earl, Managing Director ..... Saskatoon, Saskatchewan

Directors:

R. J. Harper, W. Kershaw, H. R. Earl, H. J. Beck, D. Maclean, O. C. Lawson, J. H. Evans, R. W. Brigham, E. Williamson.

Auditors: G G. Patrick & Co., Chartered Accountants, Saskatoon, Sask.

Reciprocal deposit with the Government of the Province of Saskatchewan $125,000.00

FINANCIAL STATEMENT (December 31, 1946)

ASSETS

(As filed by the Company—not examined)

Book value of real estate		$ 7,500.00
Book value of bonds, debentures and debenture stocks:		
Not in default		1,129,383.04
Cash on hand and in banks		51,338.80
Interest accrued		12,000.23
Agents' balances and premiums uncollected:		
Written prior to October 1, 1946	$ 950.75	
Written on or after October 1, 1946	101,025.88	
		101,976.63
Premiums due from reinsuring companies:		
Written on or after October 1, 1946		1,786.93
Amount due from reinsurance on losses already paid		541.90
All other assets		135,093.78
Gross Assets		$1,439,621.31
Deduct assets not admitted		125,714.39
Total Admitted Assets		$1,313,906.92

LIABILITIES

Total provision for unpaid claims	$ 80,272.09
Adjustment expenses of said claims	6,629.26
Total net reserve (carried out at 80%)	445,793.03
Reserve and unpaid losses under unlicensed reinsurance unsecured	1,743.92
Taxes due and accrued	25,576.18
All other liabilities	418.97
Total liabilities excluding Capital Stock	$ 560,433.45
Excess of assets over liabilities (Surplus for protection of policyholders)	753,473.47
Total Liabilities	$1,313,906.92

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 808,675.96
Reserve of unearned premiums:		
At beginning of year	$386,573.25	
At end of year	445,793.03	
Increase	$ 59,219.78	
Increase unlicensed reinsurance reserve	819.66	
		60,039.44
Net premiums earned		$ 748,636.52

Net claims incurred	$ 389,050.29
Net adjustment expenses incurred	35,608.14
Commissions	219,863.86
Taxes	28,596.91
Salaries, fees and travelling expenses	58,226.82
All other expenses	28,650.88
Total claims and expenses	$ 759,996.90
Underwriting loss	$ 11,360.38
Other revenue	44,020.20
Other expenditure	7,361.42
Net profit for the year	$ 25,298.40

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$ 756,291.89
Net profit for the year	25,298.40
	$ 781,590.29
Reduction of investments from market to book value	28,116.82
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$ 753,473.47

EXHIBIT OF PREMIUMS (in Canada)

Fire:	
Gross in Force at end of 1945	$770,272.45
Taken in 1946 (new and renewed)	599,837.72
Ceased in 1946 (including renewed)	446,371.20
Gross in Force at end of 1946	923,738.97
Reinsurance	227,092.79
Net in Force at end of 1946	696,646.18
Automobile:	
Gross in Force at end of 1945	231,150.80
Taken in 1946 (new and renewed)	356,042.80
Ceased in 1946 (including renewed)	275,347.77
Gross in Force at end of 1946	311,845.83
Reinsurance	3,751.94
Net in Force at end of 1946	308,093.89
Accident—Personal:	
Gross in Force at end of 1945	3,278.67
Taken in 1946 (new and renewed)	5,102.07
Ceased in 1946 (including renewed)	3,748.54
Gross in Force at end of 1946	4,632.20
Reinsurance	.....
Net in Force at end of 1946	4,632.20
Accident—Public Liability:	
Gross in Force at end of 1945	909.19
Taken in 1946 (new and renewed)	934,67
Ceased in 1946 (including renewed)	608.19
Gross in Force at end of 1946	1,235.67
Reinsurance	.....
Net in Force at end of 1946	1,235.67
Personal Property:	
Gross in Force at end of 1945	28,211.04
Taken in 1946 (new and renewed)	15,892.24
Ceased in 1946 (including renewed)	6,518.05
Gross in Force at end of 1946	37,585.23
Reinsurance	.....
Net in Force at end of 1946	37,585.23

WINDSTORM:

Gross in Force at end of 1945	$ 4,299.06
Taken in 1946 (new and renewed)	2,093.21
Ceased in 1946 (including renewed)	1,007.83
Gross in Force at end of 1946	5,384.44
Reinsurance	1,083.97
Net in Force at end of 1946	4,300.47

INLAND TRANSPORTATION:

Gross in Force at end of 1945	2,173.61
Taken in 1946 (new and renewed)	6,597.44
Ceased in 1946 (including renewed)	2,117.56
Gross in Force at end of 1946	6,653.49
Reinsurance	.....
Net in Force at end of 1946	6,653.49

BURGLARY:

Gross in Force at end of 1945	.....
Taken in 1946 (new and renewed)	423.94
Ceased in 1946 (including renewed)	39.87
Gross in Force at end of 1946	384.07
Reinsurance	.....
Net in Force at end of 1946	384.07

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1946

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Acadia Fire Insurance Company	E. F. Gregoire	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Aetna Insurance Company	Clarence L. Rodgers	Edmonton	Fire, including Smoke Damage; Explosion, Hail, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, Property Damage, limited to Riot, Civil Commotion, and Impact by Aircraft or Vehicles.
Aetna Life Insurance Company	A. L. Smith	Calgary	Life, Accident, Sickness.
Affiliated Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profts; Automobile, excluding Public Liability; Limited or Inherent Explosion, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather and Civil Commotion, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Alberta Life & Accident Insurance Co., Limited	James D. D. Spence	Calgary	Accident, Sickness.
Alliance Assurance Company, Limited	H. Milton Martin	Edmonton	Fire, including Smoke Damage; Explosion, Civil Commotion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Alliance Insurance Company of Philadelphia	J. Symington	Calgary	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Civil Commotion, Hail, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Marine, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Alliance Insurance Company	J. O. Miller	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Earthquake, Explosion, Inland Marine, Inland Transportation; Sprinkler Leakage, Weather, Property Damage, limited to loss or damage to bridges, and Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Automobile Fire Insurance Company	George E. Hotson	Medicine Hat	Automobile, including Public Liability.
American Automobile Insurance Co.	George E. Hotson	Medicine Hat	Automobile, excluding loss or damage to an automobile by fire or transportation: including Employers Liability and Public Liability.

American Central Insurance Co.	H. Milton Martin	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Exchange Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Transportation. Sprinkler Leakage, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
American Home Fire Assurance Company	Thos. J. Ranaghan	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Insurance Company	R. H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ancient Order of Foresters	W. T. M. Little	Calgary	Life and Sickness to the extent authorized by the Society's Act of Incorporation, constitution and laws.
Ancient Order of United Workmen of the Canadian North-West	A. V. Evans	Calgary	Fraternal Life.
Anglo-Scottish Insurance Co., Ltd.	J. A. Weber	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Plate Glass, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Arex Indemnity Co.	F. D. Sutcliffe	Edmonton	Employers' Liability, Public Liability, Workmen's Compensation, Theft.
Associated Canadian Travellers	John T. Berrington	Calgary	Life and Personal Accident, to the extent authorized by its Act of Incorporation, Constitution and Laws.
Atlas Assurance Co., Ltd. of London	E. S. Buchan	Calgary	Fire, Accident, Automobile, Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Automobile Insurance Company of Hartford, Conn.	Robert Driscoll	Edmonton	Inland Marine, Inland Transportation.
Aviation & General Insurance Company, Limited	H. J. Busby	Calgary	Accident, Aircraft, Employers' Liability; Public Liability.
Baloise Fire Insurance Co., Ltd.	George D. Gould	Calgary	Fire, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Baltimore American Insurance Company of New York	O. D. Louden	Calgary	Fire, Inland Marine, Inland Transportation, Personal Property, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Beaver Fire Insurance Company	C. A. Hyndman	Edmonton	Fire, Sprinkler Leakage, Weather, and Falling Aircraft, weather-limited, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Boiler Inspection & Insurance Co. of Canada	T. A. Hornibrook	Calgary	Boiler and Machinery.
Boston Insurance Company	J. H. Goodwin	Calgary	Fire, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British America Assurance Company	T. S. Magee	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Aircraft, Explosion, Guarantee, Inland Marine, Inland Transportation, Marine, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Employers' Liability, Public Liability, Workmen's Compensation, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Aviation Insurance Co., Ltd.	J. D. Mason	Calgary	Aircraft, Falling Aircraft, Inland Transportation, Personal Accident.
British Canadian Insurance Company	Benton Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Boiler and Machinery, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Canadian Underwriters of the Norwich Union Fire Insurance Society	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Property Damage, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

British Crown Assurance Corporation Limited	A. C. Ruby	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Empire Assurance Company	Sydie, Sutherland & Driscoll Ltd.	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British & European Insurance Co., Ltd.	H. M. E. Evans	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British General Insurance Co., Ltd.	F. H. Kenwood	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Property, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Law Insurance Co., Ltd. of London	Russell Flood & Co.	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Northwestern Fire Insurance Co.	A. C. Ruby	Calgary	Fire, Accident, Limited or Inherent Explosion, Inland Transportation, Employers' Liability, Public Liability, Plate Glass, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Traders' Insurance Co., Limited	C. F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Explosion, Property Damage, Sprinkler Leakage, Weather, Inland Marine, Ocean Marine, Inland Transportation, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian-American Insurance Co. of New York	T. W. Teape	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Caledonian Insurance Company	Hugh Melvin	Calgary	Fire, including Use and Occupancy, Rents, Profits; Smoke Damage, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
California Insurance Company	Roy L. Manning	Calgary	Fire, including Use and Occupancy, Rents, Profits, and smoke Damage; Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Camden Fire Insurance Association	M. B. Strong	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Accident & Fire Assurance Co.	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Life Assurance Co.	John W. Winn	Edmonton	Life.
Canada Security Assurance Company	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada West Insurance Company	J. C. Landeryou	Lethbridge	Automobile, Inland Transportation.
Canners Exchange Subscribers at Warner Inter-Insurance	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents and Rental Value, and Sprinkler Leakage, Earthquake, Weather, Explosion, Riot and Civil Commotion, Aircraft, Motor Vehicle Damage, Smoke Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.

Canadian Fire Insurance Co.	W. J. Snaddon	Calgary	Fire, Automobile, Earthquake, Explosion, Forgery, including Fraud; Guarantee, Inland Transportation, Liability, Live Stock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian General Insurance Co.	S. G. J. Robbins	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Live Stock, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Home Assurance Co.	T. J. Ranaghan	Calgary	Fire, including Additional Perils Supplemental Contract; Automobile, Boiler and Machinery, Employers' Liability, Public Liability, Guarantee.
Canadian Indemnity Co.	W. J. Snaddon	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud; Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Mercantile Insurance Company	J. L. Williamson	Edmonton	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Live Stock, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian National Railway Employees Medical Aid Society	C. B. Hunter	Edmonton	Sickness and Hospital Benefits.
Canadian Order of Foresters	Edward Brice	Edmonton	Life, and Sickness, and Funeral Benefits.
Canadian Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, Weather, Explosion, Riot, Impact by Vehicles or Aircraft, Smoke Damage, Sprinkler Leakage.
Canadian Surety Co.	M. B. Strong	Edmonton	Fire, Automobile, Aircraft, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, Insurance against Loss of or Damage to Property, Caused by Horses or Cattle, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Car and General Insurance Corporation Ltd.	W. F. Solomon	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Weather, and Falling Aircraft, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Casualty Company of Canada	James T. Berry	Calgary	Fire, Accident, Automobile, Guarantee, Liability, Plate Glass, Sickness, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Canadian Underwriters' Agency of the Toronto General Insurance Co.	J. F. Quigley	Calgary	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Insurance Co., Ltd.	J. D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Explosion, Civil Commotion, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Manufacturers' Mutual Insurance Co.	John B. Gillies	Edmonton	Fire, Inland Transportation, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Century Insurance Co., Ltd.	J. A. Weber	Edmonton	Fire, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Citizens Insurance Company of New Jersey	C. H. Chapman	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Hail, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

City of New York Insurance Co.	O. D. Louden	Calgary	Fire, Limited or Inherent Explosion, Hail, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Columbia Insurance Co. of New York	E. F. Gregoire	Calgary	Fire, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commercial Casualty Insurance Co. of Newark, N.Y.	W. V. Wilkin	Edmonton	Accident, to the extent permitted by the Company's Certificate of Incorporation, Automobile, excluding loss or damage by fire, Employers' Liability, Public Liability, Workmen's Compensation, Guarantee, Plate Glass, Sickness, Theft.
Commercial Life Assurance Co. of Canada	H. C. Cooper	Edmonton	Life.
Commercial Union Assurance Co., Ltd.	C. H. Chapman	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, and Falling Aircraft, Earthquake, Weather, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Confederation Life Association	F. Colbourne	Edmonton	Life, Accident, Sickness.
Connecticut Fire Insurance Co. of Hartford	H. B. Macdonald	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles, Hail.
Consolidated Fire & Casualty Insurance Co.	James Kellas	Edmonton	Fire, Automobile, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, Theft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Casualty Co.	C. S. Bell	Calgary	Accident and Sickness, Automobile, excluding loss or damage by fire or theft, Plate Glass, Theft, Liability.
Continental Insurance Co.	Robert Bamlett	Calgary	Fire, including Use and Occupancy, Rents, Profits, Aircraft, excluding insurance against Liability for loss or damage to persons or property; Falling Aircraft, Earthquake, Explosion, Inland Transportation, Marine, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Personal Property, Sprinkler Leakage, Weather, and Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Life Insurance Co.	S. B. Simmonds	Edmonton	Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Cornhill Insurance Co., Ltd. of London	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Crown Life Insurance Co.	F. W. Snell	Calgary	Life.
Cuna Mutual Insurance Society	James Robertson	Edmonton	Life.
Delaware Underwriters Agency of the Westchester Fire Insurance Co.	B. Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and Property Damage, limited to Strikes, Riot or Civil Commotion; and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion of Canada General Insurance Company	J. T. Berry	Calgary	Life, Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Automobile, Plate Glass, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, Public Liability, Employers' Liability Insurance, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion Life Assurance Company	J. A. Mather	Calgary	Life.
Eagle Fire Company of New York	A. M. Young	Calgary	Fire, Automobile, excluding Public Liability and Property Damage; Inland Transportation, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eagle Star Insurance Company, Limited	A. C. Ruby	Calgary	Fire, Limited or Inherent Explosion, Inland Transportation, Marine, Personal Property, Plate Glass, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
T. Eaton Life Assurance Company	J. H. Wildman	Edmonton	Life.
Economical Mutual Fire Insurance Company	H. R. Harris	Edmonton	Accident, Sickness, Automobile, Employers' Liability, Public Liability, Guarantee, Theft.

Employers' Liability Assurance Corporation Ltd.	Floyd E. Mitchell	Calgary	Fire, including Smoke Damage; Accident, Automobile, Boiler and Machinery, Forgery, Guarantee, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather.
Ensign Insurance Co.	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Equitable Fire & Marine Insurance Co.	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles, Hail.
Eureka Security Fire & Marine Insurance Co.	Gordon E. Smeltzer	Edmonton	Fire, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Excelsior Life Insurance Co.	C. L. Barker	Edmonton	Life.
Federal Fire Insurance Co. of Canada	A. N. Hutchinson	Calgary	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fidelity & Casualty Co. of New York	George L. Peet	Calgary	Accident, Aircraft, excluding loss or damage to an Aircraft by fire or transportation; Automobile, excluding loss or damage by fire; Boiler and Machinery, Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Workmen's Compensation.
Fidelity Insurance Co. of Canada	Clarence E. Tait	Calgary	Accident, Automobile, Forgery, Guarantee, Liability, Personal Property, Plate Glass, Sickness, Theft.
Fidelity Life Assurance Co.	J. F. Lymburn	Edmonton	Life.
Fidelity-Phenix Fire Insurance Co. of New York	B. S. Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, excluding Public Liability; Falling Aircraft, Earthquake, Explosion, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Sprinkler Leakage, Weather, and Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fire Association of Philadelphia	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Fire Insurance Co. of Canada	A. N. Hutchinson	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fireman's Fund Insurance Co.	J. A. Weber	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Automobile, excluding Public Liability; Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Property Damage, Water Damage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Firemen's Insurance Co. of Newark	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fireproof-Sprinklered Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Sprinkler Leakage, Weather, and Civil Commotion, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
First National Insurance Co. of America	Roy W. Henry	Edmonton	Fire, Automobile, excluding Public Liability, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
First Slovak Mutual Benefit Society in Canada	S. Lehosky	Coleman	Sickness, Disability, and Funeral Benefits.
Franklin Fire Insurance Co. of Phfladelphia	O. D. Louden	Calgary	Fire, Automobile, excluding Public Liability; Inland Transportation, Personal Property, Sprinkler Leakage, Weather, Limited or Inherent Explosion, Civil Commotion, Water Damage (limited).
General Accident Assurance Co. of Canada	R. C. Borland	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

General Accident, Fire & Life Assurance Corporation, Ltd.	R. C. Borland	Calgary	Fire, Accident, Automobile, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage,, Theft, Weather, and Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Casualty Co. of America	Roy W. Henry	Edmonton	Aircraft, excluding loss of, or damage to an aircraft; Automobile, excluding loss or by fire; Accident, Fidelity, Forgery, Plate Glass, Theft, Public Liability, Employers' Liability.
General Exchange Insurance Corporation	W. Sheppard	Calgary	Automobile, excluding Liability.
General Insurance Company of America	Roy W. Henry	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage, Explosion, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Security Insurance Co. of Canada	A. W. Evans	Edmonton	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. Aircraft, Boiler and Machinery, Real Property, and Weather (limited).
Gibraltar Fire & Marine Insurance Co.	Gorden E. Smeltzer	Edmonton	Fire, Automobile, excluding Public Liability; Hail, Inland Transportation, Personal Property, Weather, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles,, Weather, Water Damage (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Girard Fire & Marine Insurance Co.	G. E. H. Smith	Edmonton	Fire, Weather, and Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Glens Falls Insurance Co.	J. O. Miller	Calgary	Fire, including Smoke Damage; Automobile, excluding Public Liability; Explosion, Civil Commotion, Inland Transportation, Inland Marine, Ocean Marine, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Globe Indemnity Co. of Canada	J. D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Gore District Mutual Fire Insurance Co.	J. Kellas	Edmonton	Fire, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Live Stock, Plate Glass, Personal Property, Real Property, Theft, Weather, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Malicious Damage, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grain Insurance & Guarantee Co.	C. W. Clement	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Guarantee, Theft, and Falling Aircraft, Sprinkler Leakage, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grand Orange Lodge of British America	R. J. Edgar	Calgary	Life and Sickness to the extent authorized by its Act of Incorporation, constitution and laws.
Granite State Fire Insurance Co.	E. B. Allsopp	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great American Indemnity Co.	James O. Miller	Calgary	Accident, Automobile, excluding loss or damage to an automobile by fire or transportation; Aircraft, excluding loss or damage to an aircraft by fire or transportation; Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Public Liability.
Great American Insurance Company	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Property Damage, limited to loss or damage to bridges; and Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great-West Life Assurance Company	James Carver, Jr.	Calgary	Life, Accident, Sickness.
Guarantee Co. of North America	Frederick W. Mapson	Calgary	Forgery, Guarantee, Insurance against loss through fraud, Personal Property, excluding loss or damage by fire, Theft.
Guardian Assurance Co., Ltd. of London, England	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, Falling Aircraft, Explosion, Personal Property, Sprinkler Leakage, Weather, and Earthquake, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Guardian Insurance Co. of Canada	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, Accident, Falling Aircraft, Automobile, Boiler and Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather.
Guildhall Insurance Co. Ltd.	C. L. Jacques	Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Property Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Property Damage, limited to Riot and Impact by Aircraft or Vehicles.
Halifax Insurance Co.	Edward A. Cote	Edmonton	Fire, including Smoke Damage, Accident and Sickness, Automobile, Aircraft, Boiler and Machinery, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Inland Transportation, Live Stock, Personal Property, Plate Glass, Property, Sprinkler Leakage, Theft, Weather.
Hardware Dealers Mutual Fire Insurance Co.	H. Dewey	Calgary	Fire, including Smoke Damage, Automobile, limited to loss of or damage to an automobile by fire or theft; Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss and damage by automobiles or other motor vehicles, Sprinkler Leakage, Weather, and Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hartford Accident & Indemnity Co.	Lloyd H. Fenerty, K.C.	Calgary	Aircraft, excluding loss of or damage to an aircraft, Automobile, excluding loss or damage to an automobile by fire, Guarantee, Liability, Plate Glass, Theft.
Hartford Fire Insurance Co.	Lloyd H. Fenerty, K.C.	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, excluding Public Liability; Aircraft, excluding loss by reason of bodily injury to the person; Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Property Damage, Sprinkler Leakage, Weather.
Hartford Live Stock Insurance Co.	Lloyd H. Fenerty, K.C.	Calgary	Live Stock.
Helvetia Swiss Fire Insurance Co., Ltd.	James Kellas	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Inland Marine, and Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Home Assurance Company of Canada	Geo. A. Wilson	Calgary	Accident, Aircraft; Automobile; Boiler and Machinery; Employers' Liability; Explosion; Fire, including Use and Occupancy, Rents, Profits and Charges, Falling Aircraft, Earthquake, Riot and Civil Commotion, Impact by Vehicles, Malicious Damage, Smoke Damage, Water Damage; Fidelity; Guarantee; Inland Marine; Inland Transportation; Liability; Live Stock; Personal Property; Plate Glass; Property Damage; Public Liability; Sickness; Sprinkler Leakage; Theft; Weather; Workmen's Compensation.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Home Assurance Co. of New York	Jas. A. MacKinnon	Edmonton	Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Marine, Inland Transportation, Personal Property, Water Damage, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Homestead Fire Insurance Co.	Jas. A. MacKinnon	Edmonton	Fire, Automobile, excluding Public Liability, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather.
Hudson Bay Insurance Co.	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Suretyship, Liability, Inland Marine, Inland Transportation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Assurance Co.	E. F. Gregoire	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Guarantee & Accident Insurance Co. of Canada	Chas. E. McManus	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Insurance Office	Jas. H. Robson	Edmonton	Fire, Accident, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Employers' Liability, Public Liability, Workmen's Compensation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Life Assurance Co. of Canada	W. D. Mair	Calgary	Life.
Indemnity Insurance Co. of North America	J. Symington	Calgary	Accident, Automobile, excluding loss or damage by fire; Theft, Plate Glass, Sickness, Liability, Live Stock, Guarantee, Forgery.
Independent Mutual Benefit Federation	D. Beke	Lethbridge	Sickness and Funeral Benefits.

Independent Order of Foresters	Walter S. Davidson	Calgary	Life, Disability and Sickness, as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000 upon any one life.
Independent Order of Oddfellows, Manchester Unity	Chas. A. Potter	Edmonton	Sickness and Funeral Benefits only.
Individual Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather; and Civil Commotion, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Insurance Co. of North America	J. Symington	Calgary	Fire, Falling Aircraft, Aircraft, excluding loss or damage to persons caused by an Aircraft; Automobile, excluding Public Liability; Earthquake, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Knights of Columbus	Jas. E. Enright	Edmonton	Life, to the extent authorized by its Act of Incorporation, constitution and laws.
Law, Union & Rock Insurance Co., Ltd. of London	E. S. Buchan	Calgary	Fire, including Smoke Damage; Accident, Falling Aircraft, Automobile, Earthquake; Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Impact by Vehicles, Water Damage, Civil Commotion, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather.
Liberty Mutual Insurance Co.	S. A. Dickson	Edmonton	Accident, Sickness, Automobile, excluding loss of or damage to automobile; Forgery, Fidelity, Theft, Property Liability, Public Liability, Employers' Liability.
Liverpool & London & Globe Insurance Co., Ltd.	J. D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liverpool-Manitoba Assurance Co.	J. D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Explosion, Civil Commotion, Liability, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Local Government Guarantee Society Limited	A. W. Evans	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
London Assurance Co.	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Explosion, Inland Marine, Inland Transportation, Property Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Property Damage, limited to Riot and Impact by Aircraft or Vehicles.
London & Canada Insurance Co.	Lloyd M. Fenerty, K.C.	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, Personal Property, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & County Insurance Co., Ltd.	J. H. Robson	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Guarantee & Accident Co., Ltd.	Mackid Agencies Ltd.	Calgary	Fire, including Smoke Damage; Accident, Aircraft, excluding loss of or damage to an aircraft; Automobile, Boiler and Machinery, Limited or Inherent Explosion, Fidelity, Guarantee, Inland Transportation, Plate Glass, Personal Property, Property Damage, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Lancashire Guarantee & Accident Co. of Canada	H. S. Millar	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Liability, Plate Glass, Sickness, Property Damage, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Civil Commotion, Marine Insurance, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Lancashire Insurance Co., Ltd.	H. S. Millar	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Automobile, Earthquake, Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Property Damage, Sprinkler Leakage, Weather.
London Life Insurance Co.	L. A. Nickols	Edmonton	Life, Accident, Sickness.
London & Scottish Assurance Corporation Ltd.	Robert Steele	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Theft, Weather.

Lumbermen's Insurance Co.	A. N. Hutchinson	Calgary	Fire, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Lumbermen's Mutual Casualty Co.	John B. Gillies	Edmonton	Accident, Automobile, excluding loss or damage by fire and theft; Boiler and Machinery, Guarantee, Plate Glass, Theft, Employers' Liability, Public Liability, Workmen's Compensation.
Lumbermen's Underwriting Alliance	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Inland Marine, Weather, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Lutheran Brotherhood	Rev. M. S. Johnson	Edmonton	Life and Disability, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
The Maccabees	Robert O. Howell	Calgary	Life, Disability and Sickness, to the extent authorized by its Articles of Association, Constitution and Laws.
Manufacturers Life Insurance Co.	S. Buckles	Calgary	Life.
Manufacturers Mutual Fire Insurance Company	Harold J. McEwen	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maryland Casualty Co.	James O. Miller	Calgary	Accident, Aircraft, excluding loss of or damage to an aircraft; Automobile, excluding loss or damage by fire; Boiler and Machinery, Employers' Liability, Public Liability, Workmen's Compensation, Flywheel, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Water Damage.
Mercantile Insurance Co.	T. N. Bowden	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, and Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants & Manufacturers Insurance Co. of New York	S. O. Tyndale	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants Marine Insurance Co., Ltd.	Floyd E. Mitchell	Calgary	Fire, including Smoke Damage, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants & Traders Insurance Co.	C. H. Dunham	Calgary	Fire, including additional perils, supplemental contract; Automobile, Burglary, Fidelity, Guarantee, Inland Marine, Inland Transportation, Liability, Live Stock, Plate Glass, Sprinkler Leakage, Weather.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Mercury Insurance Co.	G. S. Arnott	Calgary	Fire, Automobile, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Weather, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Metropolitan Casualty Insurance Co. of New York	F. Eastwood	Edmonton	Accident, Automobile, excluding loss or damage by fire and transportation; Forgery, Guarantee, Plate Glass, Sickness, Theft.
Metropolitan Inter-Insurers	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and Civil Commotion, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Metropolitan Life Insurance Co.	John A. MacLeod	Calgary	Life, Accident, Sickness.
Michigan Fire & Marine Insurance Co.	Charles E. McManus	Edmonton	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mill Owners Mutual Fire Insurance Co.	W. R. Bradley	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Water Damage, Insurance against Loss or Damage by Railroad Engines, Freight Cars, Passenger Cars, Automobiles, Motorcycles, and Trucks, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Milwaukee Mechanics' Insurance Co.	W. V. Wilkin	Edmonton	Fire, Automobile, excluding Public Liability; Inland Transportation, Personal Property, Real Property, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Absolute instead of Limited, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Modern Woodmen of America	Alex G. Stuart	Calgary	Life and Insurance against Disability arising from Old Age or Injury to the person by Accident, to the extent authorized by its Articles of Association, Constitution and Laws.
Monarch Life Assurance Co.	A. J. Bures	Calgary	Life.
Montreal Life Insurance Co.	P. Winterborne	Calgary	Life.

Montreal Underwriters' Agency of the Insurance Co. of North America	J. Symington	Calgary	Fire, Falling Aircraft, Aircraft, excluding loss or damage to persons caused by an aircraft; Automobile, excluding Public Liability; Earthquake, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Monument Insurance Co., Ltd.	Thos. J. Ranaghan	Calgary	Fire, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Motor Union Insurance Co., Ltd.	T. Bailie	Calgary	Fire, Automobile, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and Falling Aircraft, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Benefit Health & Accident Association	R. L. M. Hart	Edmonton	Personal Accident and Sickness.
Mutual Implement & Hardware Insurance Co.	H. Dewey	Calgary	Fire, including Smoke Damage; Automobile, limited to loss of or damage to an automobile by fire or theft; Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss and damage by automobile or other motor vehicles; Sprinkler Leakage, Weather, and Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Life Assurance Co. of Canada	W. J. McLeod	Edmonton	Life.
National-Ben Franklin Fire Insurance Co. of Pittsburg, Pa.	G. E. H. Smith	Edmonton	Fire, Automobile, excluding Public Liability; Inland Transportation, Personal Property, Sprinkler Leakage, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Fire Insurance Co. of Hartford	Thos. S. Magee	Edmonton	Fire, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather.
National Liberty Insurance Co. of America	O. D. Louden	Calgary	Fire, Automobile, excluding Public Liability, Explosion, Inland Transportation, Marine, Personal Property, Water Damage (limited), Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Life Assurance Co. of Canada	H. E. Simpson	Edmonton	Life.
National-Liverpool Insurance Co.	J. D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
National Provincial Insurance Co., Ltd.	Robert Steele	Edmonton	Fire, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Retailers Mutual Insurance Co.	John B. Gillies	Edmonton	Fire, Automobile, excluding Public Liability, including Personal Property, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Brunswick Fire Insurance Co.	J. O. Millar	Calgary	Fire, Automobile, excluding Public Liability, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, and Water Damage (limited), limited to the insurance of the same company as is insured under a policy of fire insurance of the company.
New England Fire Insurance Co.	Ralph K. MacKay	Calgary	Fire, Hail, and Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Hampshire Fire Insurance Co.	E. B. Allsopp	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, less weather (limited), Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Life Insurance Co.	A. C. Newcombe	Edmonton	Life.
New York Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and Civil Commotion, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
New York Underwriters Insurance Co.	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Earthquake, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Zealand Insurance Company, Ltd.	E. A. Cawker	Edmonton	Fire, Automobile, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Newark Fire Insurance Co.	J. D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Limited or Inherent Explosion, Inland Marine, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. Withdrawn as at December 31st, 1946.
Niagara Fire Insurance Co.	C. E. McManus	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Earthquake, Explosion, Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Sprinkler Leakage, Weather, and Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. Hail license extended April 1, 1946.
Non-Marine Underwriters, Members of Lloyd's, London, England	Spt. of Insurance	Edmonton	All classes, except Life and Hail.
North American Life Assurance Co.	R. E. Staples	Edmonton	Life.
North British & Mercantile Insurance Co., Ltd.	J. Cleave	Calgary	Fire, Accident and Sickness, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North Empire Fire Insurance Co.	H. S. Millar	Edmonton	Fire, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North River Insurance Co.	J. S. Fraser	Lacombe	Fire, including Use and Occupancy, Rents, Profits; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northern Assurance Co., Ltd.	J. Cleave	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather.
North-West Casualty Co.	R. H. Tyner	Edmonton	Accident, Automobile, Plate Glass, Theft.
North West Fire Insurance Co.	Robert H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Northwestern Mutual Fire Association	R. H. Tyner	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Automobile, excluding Public Liability; Inland Marine, Inland Transportation, Public Liability, limited to Liability for loss or damage to property; Personal Property, Property Damage, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northwestern National Insurance Co.	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Fire Insurance Society Ltd.	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Nova Scotia Fire Underwriters Agency of the Home Insurance Co.	J. O. Miller	Calgary	Fire, Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, Personal Property, Water Damage, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Occidental Fire Insurance Co.	A. W. Tayler	Edmonton	Fire, Automobile, Explosion, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Occidental Life Insurance Co. of California	G. W. Skene	Calgary	Life, Accident and Sickness.
Ocean Accident and Guarantee Corporation, Ltd.	G. L. Peet	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Order of United Commercial Travelers of America	S. S. Savage	Calgary	Accident, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Pacific Coast Fire Insurance Co.	Russell Flood	Calgary	Fire, Automobile, Earthquake, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pacific Fire Insurance Company	S. O. Tyndale	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Palatine Insurance Co., Ltd.	V. B. Graveley	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Property, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Patriotic Assurance Co., Ltd.	James H. Robson	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Assurance Co., Ltd.	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, Weather and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. License extended to include Accident and Liability.
Pearl Underwriters Agency of the Pearl Assurance Co., Ltd.	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Philadelphia Fire & Marine Insurance Co.	J. Symington	Calgary	Fire, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Assurance Co., Ltd.	E. F. Gregoire	Calgary	Fire, Accident, Aircraft, excluding loss or damage to persons or property caused by an aircraft; Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Phoenix Insurance Co. of Hartford (Conn.)	R. H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles, Hail license extended.
Pioneer Insurance Co.	J. D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Limited or Inherent Explosion, Inland Marine, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Planet Assurance Co., Ltd.	James H. Robson	Edmonton	Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Polish Society for Brotherly Aid	Ignace Maciajowski	Coleman	Sickness and Funeral.
Pool Insurance Co.	C. C. Folck	Calgary	Fire, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Portage La Prairie Mutual Insurance Co.	J. G. Rowlatt	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Limited or Inherent Explosion, Personal Property, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Protective Association of Canada	C. W. Johnson	Edmonton	Accident, Sickness.
Providence Washington Insurance Co.	A. W. Evans	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, Earthquake, and Impact by Vehicles, Hail license extended.
Provincial Insurance Co., Ltd. of England	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Assurance Co., Ltd., of London, England	J. Farrich	Calgary	Fire, Accident, Automobile, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Prudential Insurance Co. of America	C. M. Bradely	Calgary	Life.
Quebec Fire Assurance Co.	E. F. L. Tavender	Calgary	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, and Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Queen Insurance Co. of America	J. D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Railway Passengers Assurance Co. of London	C. W. Adams	Calgary	Fire, Accident and Sickness, Automobile, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Reliance Insurance Co. of Canada	C. L. Rodgers	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Property Damage, limited to Falling Aircraft, Strikes, Riot, or Civil Commotion, Earthquake, and Impact by Vehicles.
Retail Lumbermen's Inter-Insurance Exchange	Supt. of Insurance	Edmonton	Fire, Weather, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Retail Lumbermen's Mutual Fire Insurance Co.	E. W. Stacey	Edmonton	Fire (Lumber Yards only).
Rhode Island Insurance Co.	E. T. Curlette	Calgary	Fire, Automobile, excluding Public Liability, Personal Property. Withdrawn as at December 31st, 1946.
Rochester Underwriters' Agency of the Great American Insurance Co.	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Property Damage, limited to loss or damage to bridges; and Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Exchange Assurance	T. S. Magee	Edmonton	Fire, Accident, Automobile, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Weather, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Royal Insurance Co., Ltd. of Liverpool	J. D. Mason	Calgary	Life, Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Plate Glass & General Insurance Co. of Canada	W. V. Wilkin	Edmonton	Accident, Automobile, Fire, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, limited to the loss or damage to property through windstorm, cyclone, tornado, or hail, and Falling Aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Scottish Insurance Co., Ltd.	C. E. McManus	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Property Damage, limited to Riot, Impact by Aircraft or Vehicles, and Water Damage.
St. Paul Fire & Marine Insurance Co.	G. S. Arnott	Calgary	Fire, Automobile, Earthquake, Explosion, Inland Transportation, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
St. Paul-Mercury Indemnity Co. of St. Paul	G. S. Arnott	Calgary	Automobile, excluding loss or damage by Fire and Theft.
Saskatchewan Mutual Fire Insurance Co.	W. L. Wilkin Ltd.	Edmonton	Mutual Fire (including Additional Perils Supplemental Contract); Automobile, Automobile Medical Expense Policy, Employers' Liability, Public Liability, Inland Transportation, Personal Property, Plate Glass, Theft, Weather.
Scottish Canadian Assurance Corporation	T. A. Hornibrook	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Metropolitan Assurance Co., Ltd.	F. M. McClelland	Calgary	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Weather.
Scottish Union & National Insurance Co. of Edinburgh	G. L. Peet	Calgary	Fire, Automobile, Explosion, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Sea Insurance Co., Ltd.	H. B. Macdonald	Calgary	Fire, Limited or Inherent Explosion, Weather, Inland Transportation, Sprinkler Leakage, and Property Damage, limited to Falling Aircraft, Earthquake, and Civil Commotion.
Security Insurance Co. of New Haven	H. M. E. Evans	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Security National Insurance Co.	C. L. Rodgers	Edmonton	Fire, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sentinel Fire Insurance Co.	E. B. Allsopp	Edmonton	Fire, Explosion, Hail, Inland Marine, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Service Fire Insurance Co. of New York	A. R. Maze	Edmonton	Automobile, excluding Public Liability.
Sons of Norway, Supreme Lodge of the	Sigurd Lefsrud	Viking	Life, Disability and Sickness, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
South British Insurance Co., Ltd.	C. F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Inland Transportation, Plate Glass, Property Damage, Theft, Liability, Inland Marine, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sovereign Life Assurance Co. of Canada	Donald H. Buie	Calgary	Life.
Springfield Fire & Marine Insurance Co.	E. B. Allsopp	Edmonton	Fire, Aircraft, excluding Liability for loss or damage to persons caused by an aircraft; Explosion, Hail, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Standard Insurance Company of New York	C. L. Rodgers	Edmonton	Fire, Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Impact by Vehicles, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Stanstead & Sherbrooke Insurance Co.	J. L. Williamson	Edmonton	Fire, including Smoke Damage; Earthquake, Weather, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. On Cash Plan only.
State Assurance Co., Ltd.	C. H. Chapman	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leak-

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
			age, Weather, and Falling Aircraft, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Insurance Office Ltd.	J. H. Robson	Edmonton	Fire, Accident, Falling Aircraft, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Personal Property, Property Damage, limited to direct loss and damage to property by vehicles; Sickness, Sprinkler Leakage, Theft, Weather, and Impact by Vehicles, Water Damage, limited.
Sun Life Assurance Co. of Canada	R. A. Coulthard	Edmonton	Life.
Switzerland General Insurance Co., Ltd.	James Kellas	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Inland Marine, and Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Toronto General Insurance Co.	J. F. Quigley	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Transcontinental Insurance Co.	E. B. Allsopp	Edmonton	Aircraft, excluding Public Liability; Automobile, excluding Public Liability; Fire; Limited or Inherent Explosion; Inland Transportation; Personal Property; Sprinkler Leakage; Weather; and Earthquake, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Travelers Fire Insurance Co.	F. H. Whitney	Calgary	Fire, Automobile, excluding Public Liability; Aircraft, excluding liability for loss or damage to persons; Limited or Inherent Explosion, Inland Transportation, Property Damage, Sprinkler Leakage, Weather.
Travelers Indemnity Co. (Hartford, Conn.)	F. H. Whitney	Calgary	Automobile, excluding loss of or damage to an automobile by fire; Aircraft, excluding loss of or damage to an aircraft by fire; Boiler and Machinery, Guarantee, Employers' Liability, Public Liability, Plate Glass, Theft.

Travelers Insurance Co. (Hartford, Conn.)	F. H. Whitney	Calgary	Life, Accident, excluding liability for loss or damage to property; Automobile, limited to liability for loss or damage to persons caused by an automobile; Aircraft, limited to liability for loss or damage to persons caused by an aircraft; Public Liability, limited to liability for loss or damage to the person of others; Employers' Liability, Workmen's Compensation, Sickness.
Union Assurance Society Ltd.	F. H. Mapson	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Inland Transportation, Employers' Liability, Liability, Marine, Personal Property, Plate Glass, Property Damage, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Fire, Accident & General Insurance Co. of Paris, France	W. L. Wilkin	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Water Damage, Impact by Vehicles, and Smoke Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. Withdrawn as at December 31st, 1946.
Union Insurance Society of Canton Ltd.	G. L. Peet	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident and Sickness, Automobile, Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, Liability, Inland Marine, Ocean Marine, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Marine & General Insurance Co., Ltd.	E. F. Gregoire	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Assurance Underwriters of the Canadian Indemnity Co.	H. B. MacDonald	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including fraud; Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United British Insurance Co., Ltd.	R. H. Driscoll	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
United Firemen's Insurance Co. of Philadelphia	E. F. Gregoire	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Mutual Fire Insurance Co.	S. A. Dickson	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage; Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United States Fidelity & Guaranty Co.	C. E. Tait	Calgary	Accident, Automobile, excluding loss or damage by fire; Aircraft, Forgery, Guarantee, Liability, Plate Glass, Sickness, Theft.
Wawanesa Mutual Insurance Co.	H. W. Lambert	Edmonton	Fire, Automobile, including medical expense policy; Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Wellington Fire Insurance Co.	S. O. Tyndale	Calgary	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westchester Fire Insurance Co. of New York	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and Property Damage, limited to Strikes, Riot or Civil Commotion; and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. Hail license extended Feb. 27th, 1946.
Western Assurance Co.	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Aircraft, Boiler and Machinery, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1946—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Western Life Assurance Co.	J. P. Swityk	Calgary	Life.
Western Union Insurance Co.	F. R. Freeze	Calgary	Fire (including additional Perils Supplemental Contract); Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a fire policy; Sprinkler Leakage, Use and Occupancy, Rents, Profits, Strikes, Riot and Civil Commotion, Explosion, Tornado, Windstorm, Steam Boiler, Automobile, Inland Transportation, Inland Marine, Accident, Sickness, Burglary, Fidelity, Guarantee, Plate Glass, Liability, Live Stock.
Winnipeg Fire Underwriters Agency of the Home Insurance Co.	J. O. Miller	Calgary	Fire, Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Personal Property, Inland Transportation, Water Damage, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Woman's Benefit Association	Mrs. H. A. Nimmo	Edmonton	Life, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Workers Benevolent Association of Canada	A. Radomsky	Edmonton	Life, Personal Accident and Sickness, to the extent authorized by its Act of Incorporation and By-Laws.
World Fire & Marine Insurance Co.	W. F. Solomon	Calgary	Fire, including Smoke Damage; Limited or Inherent Explosion, Hail, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, Property Damage, limited to Riot, Civil Commotion, and Impact by Aircraft or Vehicles.
Yorkshire Insurance Co., Ltd.	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Zurich General Accident & Liability Insurance Co., Ltd. of Zurich	W. L. Wilkin	Edmonton	Accident, Automobile, Public Liability, Property Liability, Sickness, Theft.

LIFE INSURANCE—PREMIUM INCOME ON ALBERTA BUSINESS, 1946

COMPANY	Net Contract Premium Income			Net Consideration for Annuities	Totals
	Ordinary	Industrial	Group		
Aetna Life Insurance Company	$ 24,101.20	.....	$ 35,353.96	$ 19,533.27	$ 78,988.43
Alberta Government Insurance Office, The (Statute of Legislature)	49,282.36	.....	1,457.25	.....	50,739.61
Canada Life Assurance Company	681,033.36	.....	43,110.40	172,339.22	896,482.98
Commercial Life Assurance Company of Canada	222,523.00	.....	35,870.00	43,944.00	302,337.00
Confederation Life Association	417,643.85	.....	13,527.56	23,679.86	454,851.27
Continental Life Insurance Company	157,977.98	.....	.....	11,027.27	169,005.25
Crown Life Insurance Company	329,716.40	.....	.....	16,181.83	345,898.23
Cuna Mutual Insurance Society	1,496.47	.....	8,080.26	.....	9,576.73
Dominion of Canada General Insurance Company	50,251.66	.....	.....	22,320.18	72,571.84
Dominion Life Assurance Company	394,403.70	.....	173.00	20,859.10	415,435.80
T. Eaton Life Assurance Company	59,479.28	.....	.....	2,388.49	61,867.77
Empire Life Insurance Company (Retired from Province December 31, 1933)	16,940.07	.....	.....	232.04	17,172.11
Excelsior Life Insurance Company	237,244.00	.....	.....	3,138.71	240,382.71
Fidelity Life Assurance Company	129,045.52	.....	.....	2,039.10	131,084.62
Great-West Life Assurance Company	882,961.51	.....	49,843.91	208,215.06	1,141,020.48
Imperial Life Assurance Company of Canada	554,472.44	.....	3,764.72	71,547.95	629,785.11
London Life Insurance Company	874,245.38	$ 15,239.28	53,686.17	14,402.50	957,573.33
London and Scottish Assurance Corporation, Limited (Retired from Province December 31, 1934)	2,173.88	.....	.....	.....	2,173.88
Manufacturers Life Insurance Company	818,419.06	.....	2,908.42	46,520.81	867,848.29
Metropolitan Life Insurance Company	712,238.32	467,695.75	42,966.83	19,036.40	1,241,937.30
Monarch Life Assurance Company	225,740.42	.....	.....	38,599.94	264,340.36
Montreal Life Insurance Company	58,844.53	.....	1,870.30	4,829.46	65,544.29
Mutual Life Assurance Company of Canada	942,722.94	.....	9,253.34	62,288.33	1,014,264.61
National Life Assurance Company of Canada	36,251.13	.....	172.56	258.28	36,681.97
New York Life Insurance Company	219,043.99	.....	.....	300.00	219,343.99
North American Life Assurance Company	618,451.44	.....	7,277.13	18,583.75	644,312.32
Northern Life Assurance Company (Retired from Province December 31, 1937)	29,080.44	.....	906.43	2,339.58	32,326.45
Occidental Life Insurance Company of California	77,816.78	.....	6,092.04	.....	83,908.82
Phoenix Assurance Company, Limited, of London, England (Retired from Province December 31, 1927)	1,074.99	.....	.....	.....	1,074.99
Prudential Insurance Company of America	626,774.32	443,372.79	.....	4,013.05	1,074,160.16
Royal Insurance Company, Limited	6,042.91	.....	.....	.....	6,042.91
Sovereign Life Assurance Company of Canada	247,585.52	.....	.....	36,225.12	283,810.64
Standard Life Assurance Company (Retired from Province December 31, 1933)	6,635.31	.....	.....	.....	6,635.31
Sun Life Assurance Company of Canada	1,445,583.17	.....	166,312.65	819,874.44	2,431,770.26
Travelers Insurance Company	123,591.11	.....	5,445.79	.....	129,036.90
Western Life Assurance Company	64,359.61	.....	.....	721.74	65,081.35
	$11,345,248.05	$ 926,307.82	$ 488,072.72	$1,685,439.48	$14,445,068.07

LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1946

COMPANY	Death Claims				Matured Endowments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group	Totals					
Aetna	.....	.....	$ 24,500.00	$ 24,500.00	$ 1,000.00	$ 1,299.92	$ 155.66	$ 430.24	$ 27,385.82
Alberta Government	$ 1,193.00	.....	1,000.00	2,193.00	.....	411.99	.....	.....	2,604.99
Canada	134,013.43	.....	62,373.00	196,386.43	37,480.21	75,778.92	76,124.67	51,446.61	437,216.84
Commercial	31,418.00	.....	13,522.00	44,940.00	18,769.00	28,233.00	11,133.00	9,770.00	112,845.00
Confederation	66,569.07	.....	3,767.00	70,336.07	58,318.68	38,369.95	56,915.34	9,060.41	233,000.45
Continental	29,812.00	.....	.....	29,812.00	3,590.00	15,481.61	8,561.40	2,646.72	60,091.73
Crown	37,218.95	.....	.....	37,218.95	16,074.00	18,074.97	11,209.18	19,245.67	101,822.77
Cuna Mutual	.....	.....	3,043.49	3,043.49	.....	.....	296.81	30.20	3,370.50
Dominion of Canada General	6,400.00	.....	.....	6,400.00	8,000.00	4,595.25	.....	2,700.00	21,695.25
Dominion	53,839.97	.....	.....	53,839.97	55,354.00	38,864.56	34,756.16	12,256.27	195,070.96
T. Eaton Life	.....	.....	.....	.....	17,485.70	6,691.62	1,643.28	.....	25,820.60
Empire Life (Retired from Province Dec. 31, 1933)	26,363.18	.....	.....	26,363.18	.....	.....	.....	.....	26,363.18
Excelsior	33,875.44	.....	.....	33,875.44	13,062.00	50,986.91	11,118.07	2,101.39	111,143.81
Fidelity Life	13,700.00	.....	.....	13,700.00	980.00	3,678.56	1,594.97	120.00	20,073.53
Great-West	190,170.23	.....	30,025.57	220,195.80	175,220.00	127,961.50	97,966.67	54,937.96	676,281.93
Imperial	75,128.40	.....	5,500.00	80,628.40	83,478.00	54,369.77	65,805.88	22,682.89	306,964.94
London	128,801.33	$ 2,318.50	21,383.84	152,503.67	110,176.01	43,680.30	130,885.64	23,523.10	460,768.72
London and Scottish (Retired from Province Dec. 31, 1934)	.....	.....	.....	.....	.....	3,357.50	1,163.53	4,521.03	9,042.06
Manufacturers Life	193,806.92	.....	2,500.00	196,306.92	99,341.40	85,794.88	74,130.43	21,594.16	477,167.79
Metropolitan	112,597.93	55,170.24	19,000.00	186,768.17	258,482.87	142,252.99	149,112.28	29,776.63	766,392.94
Monarch	30,164.65	.....	.....	30,164.65	21,300.00	20,852.03	15,360.62	4,031.20	91,708.50
Montreal	1,048.00	.....	2,500.00	3,548.00	5,218.65	2,647.54	1,939.76	730.50	14,084.45
Mutual Life	199,251.58	.....	8,207.62	207,459.20	167,110.54	110,654.48	234,824.78	41,613.69	761,662.69
National	27,875.00	.....	.....	27,875.00	.....	12,744.56	4,851.02	480.00	45,950.58
New York Life	86,199.05	.....	.....	86,199.05	44,333.00	76,166.28	34,048.32	28,742.22	269,488.87
North American	84,622.20	.....	7,700.00	92,322.20	55,510.50	76,593.68	69,508.55	29,593.64	323,528.57
Northern Life (Retired from Province Dec. 31, 1937)	16,329.18	.....	.....	16,329.18	7,875.00	16,641.91	1,037.59	476.76	42,360.44
Occidental	57,559.42	.....	3,000.00	60,559.42	1,000.00	4,571.21	1,352.95	.....	67,483.58
Phoenix Assurance (Retired from Province Dec. 31, 1927)	.....	.....	.....	.....	.....	.....	.....	.....	.....
Prudential	76,805.21	52,330.90	.....	129,136.11	142,307.44	137,226.55	106,068.59	35,686.48	550,425.17
Royal	2,725.00	.....	.....	2,725.00	.....	2,435.92	333.76	.....	5,494.68
Sovereign	5,358.00	.....	.....	5,358.00	6,575.00	16,982.56	7,702.75	5,178.50	41,796.81
Standard Life (Retired from Province Dec. 31, 1933)	4,284.00	.....	.....	4,284.00	11,367.00	.....	318.78	.....	15,969.78
Sun Life	240,139.43	.....	66,065.00	306,204.43	357,858.26	167,468.14	188,437.23	205,466.35	1,225,434.41
Travelers	47,227.11	.....	25.20	47,201.91	28,298.66	8,680.70	.....	5,622.47	89,803.74
Western Life	4,970.99	.....	.....	4,970.99	.....	7,961.63	1,414.45	.....	14,347.07
	$2,019,466.67	$ 109,819.64	$ 274,062.32	$2,403,348.63	$1,805,565.92	$1,401,511.39	$1,399,772.12	$ 624,465.09	$7,634,663.15

LIFE INSURANCE—EXHIBIT OF POLICIES IN ALBERTA, 1946

COMPANY	Gross in Force at end of 1945		New Issued		Gross in Force at end of 1946		Amount Reinsured
	No.	Amount	No.	Amount	No.	Amount	
Aetna	461	$ 3,458,492.00	47	$ 294,740.00	481	$ 3,924,435.00	$ 2,000.00
Alberta Government	991	1,873,755.00	305	592,157.00	1,230	2,334,871.00	248,321.00
Canada	8,460	28,371,034.00	1,654	5,117,242.00	9,590	32,127,918.00	1,486,523.00
Commercial	4,666	7,744,149.00	1,093	1,608,225.00	5,511	9,301,142.00	.....
Confederation	7,120	15,976,489.00	1,044	3,230,128.00	7,523	17,892,149.00	44,158.00
Continental	2,995	5,414,478.00	722	1,589,278.00	3,516	6,663,144.00	421,229.00
Crown	5,569	9,544,519.00	1,703	3,250,498.00	6,515	11,527,757.00	101,500.00
Cuna Mutual	109	629,947.00	57	224,064.00	159	1,453,061.00	.....
Dominion of Canada General	889	1,706,628.00	200	485,750.00	1,029	2,037,600.00	209,150.00
Dominion	6,030	13,458,655.00	1,138	3,060,074.00	6,887	15,915,697.00	161,918.00
T. Eaton Life	1,130	1,901,395.00	169	350,651.00	1,204	2,096,799.00	20,500.00
Empire Life (Retired from Province Dec. 31, 1933)	795	1,010,864.00	.....	.....	783	1,004,237.00	.....
Excelsior	3,266	6,911,853.00	742	2,322,695.00	3,720	8,646,607.00	148,620.00
Fidelity Life	2,882	3,721,441.00	554	851,890.00	3,245	4,347,845.00	78,600.00
Great-West	14,497	40,641,258.00	1,414	4,269,747.00	15,012	42,674,637.00	467,050.00
Imperial	8,321	17,149,577.00	1,183	2,518,658.00	9,151	18,926,797.00	356,110.00
London	8,669	34,946,682.00	949	6,144,346.00	9,610	40,527,174.00	939,532.00
London and Scottish (Retired from Province Dec. 31, 1934)	105	227,916.49	.....	.....	103	218,558.49	.....
Manufacturers Life	12,165	26,504,391.00	1,663	5,269,749.00	12,966	29,844,588.00	206,440.00
Metropolitan	55,609	39,314,342.00	5,009	5,696,291.00	59,539	46,319,950.00	.....
Monarch	3,690	7,893,222.00	1,126	3,285,027.00	4,527	10,447,084.00	308,736.00
Montreal	780	1,881,161.00	211	953,250.00	924	2,570,515.00	125,649.00
Mutual Life	13,943	32,096,016.00	1,646	4,826,470.00	15,069	35,602,804.00	533,499.00
National	884	1,826,593.00	69	162,340.00	904	1,856,982.00	62,290.00
New York Life	4,403	9,706,569.00	37	158,500.00	4,328	9,546,588.00	56,000.00
North American	9,624	20,977,328.00	1,494	3,633,203.00	10,254	22,751,414.00	41,970.00
Northern Life (Retired from Province Dec. 31, 1937)	813	1,308,916.00	.....	.....	773	1,261,722.00	8,001.00
Occidental	1,142	3,897,034.00	132	590,969.00	1,165	3,984,199.00	.....
Phoenix Assurance (Retired from Province Dec. 31, 1927)	19	74,346.00	.....	.....	17	77,178.00	.....
Prudential	58,602	28,877,175.00	6,432	4,793,909.00	62,154	32,198,509.00	.....
Royal	132	325,173.00	15	43,730.00	146	375,002.00	.....
Sovereign	3,150	6,122,564.00	1,078	2,489,169.00	3,998	8,104,788.00	361,150.00
Standard Life (Retired from Province Dec. 31, 1933)	83	268,018.00	.....	.....	78	251,172.00	.....
Sun Life	17,751	50,542,014.00	2,383	7,520,335.00	19,220	55,905,627.00	314,944.00
Travelers	1,076	5,841,854.00	96	445,500.00	1,113	6,143,272.00	5,387.00
Western Life	1,648	2,301,164.00	344	421,019.00	1,810	2,472,503.00	28,676.00
	262,469	$434,447,012.49	34,709	$ 76,199,604.00	284,254	$491,334,325.49	$ 6,737,953.00

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1946

(TOTAL BUSINESS OF SOCIETY)

Name of Society	Head Office in Canada	Total Admitted Assets	Total Liabilities (except Actuarial Reserves)	Total Premium Income	Total Disbursements
Aid Association for Lutherans (Retired from Province Dec. 31, 1942)	249 King Street, Waterloo, Ont.	$ 82,938,399.17	$15,471,602.37	$10,927,475.01	$ 5,723,427.95
Ancient Order of Foresters	7 Gerrard Street, West, Toronto, Ont.	491,541.44	409,628.56	22,589.59	24,986.32
Ancient Order of United Workmen of the Canadian North-West	217 McIntyre Block, Winnipeg, Man.	650,688.24	80,683.90	24,834.32	42,100.56
Associated Canadian Travellers, The	P. Burns Building, Calgary, Alberta	42,556.88	16,648.44	49,006.15	11,560.61
Canadian National Railway Employees Medical Aid Society of Saskatchewan	405 Standard Building, Saskatoon, Sask.	13,581.53	4,644.62	100,731.50	89,047.29
Canadian Order of Foresters	84 Market Street, Brantford, Ont.	22,365,815.73	226,570.28	709,123.88	983,002.48
Canadian Woodmen of the World (Retired from Province Dec. 31, 1937)	Woodmen of the World Building, London, Ont.	2,305,506.78	331,053.59	84,792.74	173,643.50
Grand Orange Lodge of British America	10 Berti Street, Toronto, Ont.	2,403,568.95	69,857.73	167,859.00	110,653.74
Independent Mutual Benefit Federation	455 Spadina Avenue, Toronto, Ont.	55,609.85	1,629.68	42,282.33	20,158.99
Independent Order of Foresters	Bay and Richmond Streets, Toronto, Ont.	48,049,002.85	4,883,957.26	2,840,842.54	3,350,654.88
Independent Order of Oddfellows, Manchester Unity	382 Lipton Street, Winnipeg, Man.	62,226.59	.....	989.12	1,021.20
Knights of Columbus	57 St. James Street West, Montreal, Quebec	64,999,215.21	4,275,459.34	6,985,452.43	3,723,699.17
Lutheran Brotherhood	Canadian Bank of Commerce Chambers, Winnipeg, Man.	28,894,359.97	5,143,076.47	6,042,137.49	1,391,651.51
Lutheran Mutual Aid Society (Retired from Province Dec. 31, 1937)	(Waverly, Iowa, U.S.A.)	26,975,606.42	3,564,467.63	4,011,626.76	2,428,788.15
Maccabees, The	1291 Ouelette Avenue, Windsor, Ont.	71,341,676.02	3,553,575.35	8,293,320.64	4,026,136.63
Modern Woodmen of America	247 Scotia Street, Winnipeg, Man.	137,625,598.39	15,257,642.31	16,923,436.09	11,642,405.98
National Slovak Society of the United States of America	Bellevue, Alberta	2,093,837.83	1,126,812.99	508,235.38	442,700.44
Order of United Commercial Travelers of America	712 Confederation Life Building, Winnipeg, Man.	4,176,451.18	4,176,451.18	2,139,904.48	1,644,119.24
Polish Society for Brotherly Aid	Coleman, Alberta	5,809.26	....	1,480.80	1,351.50
Sons of Norway	325 Howe Street, Vancouver, B.C.	4,566,643.92	947,636.92	432,501.32	292,734.83
Woman's Benefit Association	Lock Box 234, Sarnia, Ont.	53,933,930.21	3,439,464.54	2,904,304.37	2,404,179.31
Workers Benevolent Association of Canada	595 Pritchard Avenue, Winnipeg, Man.	361,162.56	131,968.43	99,598.60	29,206.29
		$560,352,788.98	$63,112,831.59	$63,312,524.54	$38,557,230.57

FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1946

Name of Society	Premiums (Including Dues)					Disbursements				
	Mortuary Funds	Sickness, Accident, and Funeral Funds	General Expense Fund	Other Funds	Total	Mortuary Funds	Sickness, Accident, and Funeral Funds	General Expense Fund	Other Funds	Total
Aid Association for Lutherans	$ 3,310.61	.....	$ 618.67	$ 231.84	$ 4,161.12	$ 866.16	.....	.....	$ 357.73	$ 1,223.89
Ancient Order of Foresters	.....	$ 342.52	158.10	.....	500.62	.....	$ 104.00	.....	.....	104.00
Ancient Order of United Workmen of the Canadian North-West	4,663.50	.....	.....	.....	4,663.50	2,000.00	.....	.....	.....	2,000.00
Associated Canadian Travellers, The	1,251.41	3,202.70	8,539.65	.....	12,993.76	.....	3,305.16	.....	.....	3,305.16
Canadian National Railway Employees Medical Aid Society of Saskatchewan	.....	26,595.25	.....	.....	26,595.25	.....	20,943.79	.....	.....	20,943.79
Canadian Order of Foresters	16,763.63	542.10	1,248.47	301.67	18,855.87	16,474.11	325.75	.....	147.30	16,947.16
Canadian Woodmen of the World	110.22	.....	56.71	.....	166.93	.....	.....	.....	.....	.....
Grand Orange Lodge of British America	2,626.77	.....	.....	.....	2,626.77	3,229.32	.....	.....	.....	3,229.32
Independent Mutual Benefit Federation	.....	5,019.25	2,223.61	.....	7,242.86	.....	4,662.47	.....	.....	4,662.47
Independent Order of Foresters	5,462.47	297.77	.....	.....	5,760.24	8,314.00	115.87	.....	.....	8,429.87
Independent Order of Oddfellows, Manchester Unity	.....	236.46	116.70	38.90	392.06	.....	200.00	.....	5.20	205.20
Knights of Columbus	22,405.93	.....	3,562.04	.....	25,967.97	5,500.00	.....	.....	.....	5,500.00
Lutheran Brotherhood	1,523.26	.....	318.95	13.25	1,855.46	291.43	.....	.....	.....	291.43
Lutheran Mutual Aid Society	1,678.00	.....	302.00	198.00	2,178.00	345.00	.....	.....	18.00	363.00
Maccabees, The	19,584.00	1,569.00	8,077.00	324.00	29,554.00	3,231.00	1,746.00	.....	.....	4,977.00
Modern Woodmen of America	18,083.33	.....	2,066.28	12.68	20,162.29	2,387.00	.....	.....	.....	2,387.00
National Slovak Society of the United States of America	2,570.19	.....	248.22	180.33	2,998.74	1,300.00	.....	.....	.....	1,300.00
Order of United Commercial Travelers of America	.....	6,180.55	2,116.12	4,536.83	12,833.50	.....	7,693.74	.....	640.00	8,333.74
Polish Society for Brotherly Aid	.....	1,238.00	242.80	.....	1,480.80	.....	1,351.50	.....	.....	1,351.50
Sons of Norway	1,701.00	.....	691.50	51.16	2,443.66	342.62	.....	.....	.....	342.62
Woman's Benefit Association	5,286.74	.....	1,812.42	1,563.60	8,662.76	2,655.77	.....	.....	323.00	2,978.77
Workers Benevolent Association of Canada	5,198.50	3,109.75	1,607.68	2,051.29	11,967.22	1,128.25	4,375.90	.....	30.00	5,534.15
	$112,219.56	$48,333.35	$34,006.92	$ 9,503.55	$204,063.38	$ 48,064.66	$44,824.18	.....	$ 1,521.23	$94,410.07

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA, 1946

Name of Society	At end of 1945	Additions		Deductions			At end of 1946
		New Issued	Other Additions	Ceased by Death and Maturity	Ceased by Lapse and Surrender	Other Deductions	
Aid Association for Lutherans	$ 132,809.00	$ 7,000.00	$ 10,500.00	$ 1,000.00	.....	$ 10,700.00	$ 138,559.00
Ancient Order of United Workmen of the Canadian North-West	230,000.00	49,500.00	.....	2,000.00	$ 7,500.00	.....	270,000.00
Association Canadian Travellers, The	74,080.00	40,509.60	.....	720.00	12,240.00	.....	101,629.60
Canadian Order of Foresters	888,160.52	70,900.00	17,424.63	11,444.86	26,548.64	3,000.00	935,491.65
Canadian Woodmen of the World	11,743.00	.....	98.00	.....	.....	.....	11,341.00
Grand Orange Lodge of British America	99,761.00	3,000.00	585.75	2,280.00	1,095.00	.....	99,971.75
Independent Order of Foresters	298,329.00	15,000.00	5,500.00	2,714.00	5,500.00	20,091.00	290,524.00
Knights of Columbus	833,187.00	133,000.00	52,550.00	5,000.00	558,000.00	52,700.00	905,237.00
Lutheran Brotherhood	71,000.00	2,000.00	.....	.....	.....	1,000.00	72,000.00
Lutheran Mutual Aid Society	74,431.00	.....	11.00	.....	3,437.00	.....	71,005.00
Maccabees, The	839,448.35	180,917.00	46,711.49	2,500.00	158,760.00	13,560.78	892,256.06
Modern Woodmen of America	560,599.00	4,960.00	38,008.00	2,987.00	6,600.00	43,900.00	550,680.00
National Slovak Society of the United States of America	156,596.03	3,736.26	1,400.00	2,000.00	10,600.00	1,200.00	147,932.29
Sons of Norway	62,987.00	.....	1,143.00	.....	6,130.00	3,500.00	54,500.00
Woman's Benefit Association	245,884.15	34,350.00	.....	2,050.00	13,080.75	8,821.25	256,282.15
Workers Benevolent Association of Canada	250,850.00	68,950.00	4,150.00	450.00	33,700.00	950.00	288,850.00
	$4,829,865.05	$ 613,822.86	$ 178,081.87	$ 35,145.86	$ 340,391.39	$ 159,473.03	$5,086,759.50

FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1946

Name of Society	Number at end of 1945	New Issued	Revived	Terminated by Death	Lapsed	Expired	Trans-ferred	Number at end of 1946
Ancient Order of Foresters	60	....	....	7	....	....	....	53
Associated Canadian Travellers, The	303	219	2	....	64	....	....	460
Canadian National Railway Employees Medical Aid Society of Saskatchewan	832	758	....	6	107	42	....	1,435
Canadian Order of Foresters	190	....	....	1	4	....	....	185
Independent Mutual Benefit Federation	1,461	88	....	....	169	....	....	1,380
Independent Order of Foresters	65	4	....	....	6	....	....	63
Independent Order of Oddfellows, Manchester Unity	105	....	....	1	6	....	....	98
Maccabees, The	177	65	....	1	57	2	....	182
Order of United Commercial Travelers of America	524	44	19	7	46	....	....	534
Polish Society for Brotherly Aid	92	1	....	1	9	....	....	83
Workers Benevolent Association of Canada	667	38	9	2	36	....	19	657
	4,476	1,217	30	26	504	44	19	5,130

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES
TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1946

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
JOINT STOCK:				
Acadia Fire Insurance Company	$ 7,514.00	$ 7,090.00	$ 4,877.00	68.79
Aetna Insurance Company	46,785.00	47,577.00	100,319.00	210.85
Agricultural Insurance Company	240.00	1,331.00	56.00	4.21
Alliance Assurance Company, Limited	14,024.00	22,707.00	7,623.00	33.57
Alliance Insurance Company of Philadelphia	21,376.00	22,034.00	14,240.00	64.63
American Alliance Insurance Company	6,463.00	6,796.00	2,294.00	33.76
American Central Insurance Company	2,528.00	2,593.00	1,198.00	46.20
American Home Fire Assurance Company	386.90	13,857.81	9,653.05	69.66
American Insurance Company	13,375.91	9,063.85	5,069.45	55.93
Anglo-Scottish Insurance Company, Limited	4,618.00	4,345.00	4,104.00	94.45
Atlas Assurance Company, Limited	9,198.00	11,460.00	2,802.00	24.54
Baloise Fire Insurance Company, Limited	3,333.00	2,260.00	1,574.00	69.65
Baltimore American Insurance Company	(All re-insured)			
Beaver Fire Insurance Company	2,169.00	1,980.00	523.00	26.41
Boston Insurance Company	21,199.00	17,630.00	5,216.00	29.59
British America Assurance Company	19,542.00	20,981.00	11,662.00	55.58
British Canadian Insurance Company	5,902.00	10,920.00	1,212.00	11.10
British Crown Assurance Corporation, Limited	14,722.94	16,813.52	6,339.23	37.70
British Empire Assurance Company	5,847.00	5,574.00	3,083.00	55.31
British and European Insurance Company, Limited	1,264.00	1,296.00	599.00	46.21
British General Insurance Company, Limited	3,160.00	3,240.00	1,497.00	46.20
British Law Insurance Company, Limited	1,751.00	1,240.00	364.00	29.35
British Northwestern Fire Insurance Company	9,815.31	9,661.56	4,226.17	43.74
British Traders' Insurance Company, Limited	13,779.00	13,466.00	6,233.00	46.29
Caledonian-American Insurance Company	4,316.00	3,433.00	3,758.00	109.49
Caledonian Insurance Company	17,832.00	14,080.00	12,053.00	85.60
California Insurance Company	1,264.00	1,296.00	599.00	46.22
Camden Fire Insurance Association	16,496.00	11,413.00	4,127.00	36.16
Canada Accident and Fire Assurance Company	6,951.00	7,130.00	3,295.00	46.21
Canada Security Assurance Company	13,415.00	16,659.00	7,621.00	45.75
Canadian Fire Insurance Company	65,125.00	64,256.00	17,667.00	27.49
Canadian General Insurance Company	17,362.00	13,917.00	6,135.00	44.08
Canadian Home Assurance Company	363.26	6,653.54	137.42	2.07
Canadian Indemnity Company	18,077.00	20,057.00	2,179.00	10.86
Canadian Mercantile Insurance Company	74,181.00	36,458.00	30,208.00	82.86
Canadian Surety Company	10,145.00	7,780.00	2,631.00	33.82
Car and General Insurance Corporation, Limited	13,041.65	13,286.95	7,524.77	56.63
Casualty Company of Canada	5,787.00	6,550.00	221.00	3.37
Central Insurance Company, Limited	5,236.00	5,413.00	2,634.00	48.66
Century Insurance Company, Limited	6,276.00	4,621.00	3,797.00	82.17
Citizens Insurance Company of New Jersey	3,708.00	2,012.00	2,947.00	146.47

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1946—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
City of New York Insurance Company	(All re-insured)			
Columbia Insurance Company of New York	$ 2,505.00	$ 2,363.00	$ 1,626.00	68.81
Commercial Union Assurance Company, Limited	32,579.00	31,863.00	17,639.00	55,36
Connecticut Fire Insurance Company	16,192.00	16,064.00	7,790.00	48.49
Consolidated Fire and Casualty Insurance Company	5,717.00	3,384.00	3,533.00	104.40
Continental Insurance Company	25,483.08	22,559.26	20,060.27	88.92
Cornhill Insurance Company, Limited	8,521.51	8,045.37	5,757.65	71.56
Dominion of Canada General Insurance Company	16,914.00	14,725.00	1,840.00	12.50
Dominion Fire Insurance Company	21,927.00	18,789.00	11,278.00	60.02
Eagle Fire Company of New York	8,840.00	10,124.00	4,905.00	48.45
Eagle Star Insurance Company, Limited	42,448.11	34,180.72	16,908.95	49.47
Employers' Liability Assurance Corporation, Limited	16,983.00	15,336.00	2,167.00	14.13
Ensign Insurance Company	6,698.00	6,235.00	774.00	12.41
Equitable Fire and Marine Insurance Company	3,238.00	3,213.00	1,558.00	48.49
Eureka-Security Fire and Marine Insurance Company	19,785.00	15,983.07	10,371.97	64.89
Federal Fire Insurance Company of Canada	15,513.00	7,226.00	9,009.00	124.67
Fidelity-Phenix Fire Insurance Company of New York	14,460.84	18,223.77	3,791.48	20.81
Fire Association of Philadelphia	9,571.21	11,544.64	1,582.76	13.71
Fire Insurance Company of Canada	4,697.00	5,125.00	1,616.00	31.53
Fireman's Fund Insurance Company	441.80	159.68	.....	.....
Firemen's Insurance Company of Newark	17,390.00	15,185.00	18,539.00	122.08
First National Insurance Company of America	(All re-insured)			
Franklin Fire Insurance Company of Philadelphia	(All re-insured)			
General Accident Assurance Company of Canada	9,087.00	7,236.00	1,814.00	25.07
General Accident Fire and Life Assurance Corporation, Limited	20,630.00	29,453.00	10,750.00	36.50
General Insurance Company of America	82,024.00	66,469.00	26,379.00	39.68
General Security Insurance Company of Canada	2,768.00	2,701.00	204.00	7.55
Gibraltar Fire and Marine Insurance Company	(All re-insured)			
Girard Fire and Marine Insurance Company	10,637.00	7,012.00	2,502.00	35.68
Glens Falls Insurance Company	23,043.96	20,563.54	8,593.31	41.78
Globe Indemnity Company of Canada	6,545.00	6,782.00	3,293.00	48.55
Grain Insurance and Guarantee Company	113,451.00	119,460.00	27,402.00	22.94
Granite State Fire Insurance Company	15,549.00	5,081.00	9,138.00	179.85
Great American Insurance Company	58,164.00	59,199.00	20,644.00	34.87
Guardian Assurance Company, Limited, of London, England	22,801.00	24,306.00	7,323.00	30.13
Guardian Insurance Company of Canada	4,858.00	3,136.00	3,285.00	104.75
Guildhall Insurance Company, Limited	4,080.00	3,700.00	301.00	8.14
Halifax Insurance Company	39,680.00	91,734.00	36,384.00	39.66
Hartford Fire Insurance Company	34,399.00	36,726.00	9,618.00	26.19

Helvetia Swiss Fire Insurance Company, Limited	$ 3,076.64	$ 2,688.09	$ 272.23	10.12
Home Assurance Company of Canada	35,566.31	27,438.72	15,028.98	54.77
Home Insurance Company of New York	193,160.00	164,846.00	77,354.00	46.92
Homestead Fire Insurance Company	(All re-insured)			
Hudson Bay Insurance Company	8,189.00	8,486.00	4,120.00	48.55
Imperial Assurance Company	5,009.00	4,727.00	3,251.00	68.79
Imperial Guarantee and Accident Insurance Company of Canada	5,240.00	4,284.00	2,889.00	67.44
Imperial Insurance Office	1,501.81	6,920.40	1,717.36	24.82
Insurance Company of North America	84,778.00	93,654.00	67,059.00	71.60
Law Union and Rock Insurance Company, Limited	29,063.00	27,219.00	2,567.00	9.43
Liverpool and London and Globe Insurance Company, Limited	59,969.00	62,607.00	23,958.00	38.27
Liverpool-Manitoba Assurance Company	10,471.00	10,851.00	5,268.00	48.55
Local Government Guarantee Society, Limited	(All re-insured)			
London Assurance, The	24,460.00	18,666.00	3,372.00	18.06
London-Canada Insurance Company	4,472.00	4,782.00	*604.00*	.....
London and County Insurance Company, Limited	12,115.56	8,099.72	6,262.70	77.32
London Guarantee and Accident Company, Limited	5,009.00	4,727.00	3,251.00	68.79
London and Lancashire Guarantee and Accident Co. of Canada	2,915.00	2,731.00	1,448.00	53.02
London and Lancashire Insurance Company, Limited	69,150.00	83,959.00	47,935.00	57.09
London and Scottish Assurance Corporation, Limited	4,404.00	6,599.00	3,768.00	57.10
Lumbermen's Insurance Company	25,543.00	9,963.00	37,713.00	377.42
Mercantile Insurance Company	4,124.00	6,047.00	1,840.00	30.43
Merchants and Manufacturers Insurance Company of New York	12,627.00	11,589.00	3,175.00	27.40
Merchants' Marine Insurance Company, Limited	7,752.00	6,020.00	602.00	10.00
Merchants and Traders Assurance Company	(All re-insured)			
Mercury Insurance Company	10,328.00	9,348.00	3,090.00	33.00
Michigan Fire and Marine Insurance Company	8,282.00	7,319.00	6,343.00	86.66
Milwaukee Mechanics' Insurance Company	164,383.59	142,427.27	105,141.64	73.82
Monument Insurance Company, Limited	3,070.43	2,740.38	1,322.82	48.27
Motor Union Insurance Company, Limited	6,520.83	6,643.47	3,762.39	56.63
National-Ben Franklin Fire Insurance Company	22,116.00	13,980.00	10,057.00	71.94
National Fire Insurance Company of Hartford	5,101.00	6,145.00	3,149.00	51.20
National Liberty Insurance Company of America	(All re-insured)			
National-Liverpool Insurance Company	5,236.00	5,426.00	2,634.00	48.54
National Provincial Insurance Company, Limited	6,520.82	6,643.47	3,762.39	56.63
New Brunswick Fire Insurance Company	(All re-insured)			
New England Fire Insurance Company	2,071.00	1,830.00	1,586.00	86.67
New Hampshire Fire Insurance Company	18,854.00	15,843.00	7,273.00	45.91
New York Underwriters Insurance Company	2,289.00	4,153.00	61.00	1.47
New Zealand Insurance Co., Ltd.	4,709.00	1,056.00	193.00	18.27
Newark Fire Insurance Company	5,630.00	5,871.00	2,832.00	48.24
Niagara Fire Insurance Company	10,686.27	9,421.76	6,528.89	69.30
North British and Mercantile Insurance Company, Limited	28,683.01	30,849.01	7,710.35	24.99
North Empire Fire Insurance Company	5,009.00	4,727.00	3,251.00	68.79
North River Insurance Company	6,260.00	11,934.00	6,716.00	56.28
North West Fire Insurance Company	2,528.00	2,393.00	1,198.00	46.20
Northern Assurance Company, Limited	17,724.00	15,956.00	5,823.00	36.49
Northwestern National Insurance Company	15,041.00	10,741.00	7,105.00	66.15
Norwich Union Fire Insurance Society, Limited	48,787.45	50,044.78	21,621.43	43.20
Occidental Fire Insurance Company	8,656.30	7,481.72	1,860.79	24.87
Ocean Accident and Guarantee Corporation, Limited	6,951.00	7,130.00	3,295.00	46.21

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1946—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Pacific Coast Fire Insurance Company	$ 3,410.00	$ 2,092.00	$ 2,286.00	109.27
Pacific Fire Insurance Company	2,883.00	1,624.00	1,659.00	102.15
Palatine Insurance Company, Limited	7,583.00	7,777.00	3,594.00	46.21
Patriotic Assurance Company, Limited	15,345.94	14,057.67	11,782.09	83.81
Pearl Assurance Company, Limited	44,124.00	39,637.00	29,505.00	74.44
Philadelphia Fire and Marine Insurance Company	14,579.00	20,966.00	19,226.00	91.70
Phoenix Assurance Company, Limited	38,654.00	32,747.00	13,895.00	42.43
Phoenix Insurance Company of Hartford	34,667.00	34,306.00	17,877.00	52.11
Pioneer Insurance Company	4,606.00	4,773.00	2,318.00	48.56
Planet Assurance Company, Limited	8,494.82	7,327.17	2,158.41	29.46
Pool Insurance Company	47,210.00	43,056.00	19,999.00	46.44
Providence Washington Insurance Company	8,567.00	10,676.00	3,809.00	35.68
Provincial Insurance Company, Limited	10,091.98	12,150.68	3,790.59	31.20
Prudential Assurance Company, Limited	42,334.00	36,136.00	11,578.00	32.04
Quebec Fire Assurance Company	6,590.00	11,273.00	12,927.00	114.67
Queen Insurance Company of America	23,567.00	24,457.00	11,845.00	48.43
Railway Passengers Assurance Company	4,056.77	6,356.18	426.26	6.71
Reliance Insurance Company of Canada	8,164.00	8,100.00	3,928.00	48.49
Royal Exchange Assurance	91,101.77	88,110.38	49,605.01	56.29
Royal Insurance Company, Limited	75,382.00	82,067.00	39,899.00	48.62
Royal Scottish Insurance Company, Limited	9,746.00	4,950.00	1,461.00	29.51
St. Paul Fire and Marine Insurance Company	27,400.00	28,027.00	9,142.00	32.00
Scottish Canadian Assurance Corporation	9,392.00	10,558.00	3,614.00	34.23
Scottish Metropolitan Assurance Company, Limited	4,629.00	3,730.00	379.00	10.16
Scottish Union and National Insurance Company	8,142.00	5,052.00	*577.00*	.....
Sea Insurance Company, Limited	13,670.00	9,925.00	3,589.00	36.16
Security Insurance Company of New Haven, Connecticut	5,727.47	4,458.50	2,702.82	60.62
Security National Insurance Company	2,453.82	2,701.20	1,056.54	39.11
Sentinel Fire Insurance Company	2,071.00	1,830.00	1,586.00	86.67
South British Insurance Company, Limited	11,194.00	10,246.00	6,644.00	64.80
Springfield Fire and Marine Insurance Company	89,022.00	78,419.00	64,997.00	82.88
Stanstead and Sherbrooke Insurance Company	30,227.00	17,614.00	24,081.00	136.71
State Assurance Company, Limited	6,520.83	6,643.47	3,762.39	56.63
Sun Insurance Office, Limited	37,595.83	35,373.07	11,940.93	33.76
Switzerland General Insurance Company, Limited	6,764.70	5,081.14	5,787.08	113.92
Toronto General Insurance Company	14,205.00	11,386.00	5,020.00	44.09
Transcontinental Insurance Company	18,235.00	5,398.00	5.00	9.26
Travelers Fire Insurance Company	7,364.45	7,787.58	6,616.64	84.96

Union Assurance Society, Limited	12,006.00	12,314.00	5,690.00	46.20
Union Fire, Accident and General Insurance Co.	7,709.00	8,598.00	14,549.00	169.21
Union Insurance Society of Canton, Limited	23,621.00	23,085.00	10,686.00	46.29
Union Marine and General Insurance Company, Limited	5,009.00	4,727.00	3,251.00	68.79
United British Insurance Company, Limited	(All re-insured)			
United Firemen's Insurance Company	2,505.00	2,363.00	1,626.00	68.81
Wellington Fire Insurance Company	10,530.00	5,352.00	5,558.00	103.84
Westchester Fire Insurance Company	13,036.00	10,260.00	1,797.00	17.51
Western Assurance Company	7,885.00	12,540.00	4,241.00	33.82
Western Union Insurance Company	73,913.80	60,651.55	43,379.36	71.52
World Fire and Marine Insurance Company	15,308.00	11,880.00	19,698.00	165.80
Yorkshire Insurance Company, Limited	14,123.00	17,959.00	2,022.00	11.26
LLOYD'S:				
Non-Marine Underwriters, Members of Lloyd's, London, England	71,578.00	53,802.00	77,665.00	144.35
RECIPROCAL EXCHANGES:				
Affiliated Underwriters	5,998.99	12,601.50	1,478.48	11.73
American Exchange Underwriters	1,043.24	713.24	75.00	10.52
Canadian Reciprocal Underwriters	67.17	516.83	58.00	11.22
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	8,644.24	6,256.60	.....	.....
Fireproof-Sprinklered Underwriters	636.52	353.72	.....	.....
Individual Underwriters	1,265.17	1,112.54	6.00	.54
Lumbermen's Underwriting Alliance	10,736.44	9,296.44	700.00	7.53
Metropolitan Inter-Insurers	745.54	1,082.11	.....	.....
New York Reciprocal Underwriters	2,661.28	2,683.45	106.00	3.95
Retail Lumbermen's Inter-Insurance Exchange	24,347.19	23,009.06	10,258.65	44.58
MUTUALS (Extra-Provincial):				
Retail Lumbermen's Mutual Fire Insurance Company	6,951.35	6,951.35	9,266.52	133.31
Saskatchewan Mutual Fire Insurance Company	71,947.82	64,240.52	31,070.98	48.36
OTHER MUTUALS:				
Central Manufacturers' Mutual Insurance Company	623.58	1,262.16	528.50	41.87
Gore District Mutual Fire Insurance Company	33,290.00	23,980.00	21,336.00	88.97
Hardware Dealers Mutual Fire Insurance Company	60,996.85	49,943.03	22,070.59	44.19
Mill Owners Mutual Fire Insurance Company	26,489.00	30,388.00	10,664.00	35.09
Mutual Implement and Hardware Insurance Company	63,150.00	47,256.84	24,710.00	52.29
National Retailers Mutual Insurance Company	4,779.00	4,831.00	1,689.00	34.10
Northwestern Mutual Fire Association	86,992.00	78,289.00	42,519.00	54.31
Portage la Prairie Mutual Insurance Company	111,539.26	90,943.09	41,521.91	45.66
United Mutual Fire Insurance Company	15,199.00	14,804.00	10,202.00	68.91
Wawanesa Mutual Insurance Company	302,260.00	241,317.00	130,646.00	54.14
ASSOCIATED NEW ENGLAND FACTORY MUTUALS:				
Manufacturers Mutual Fire Insurance Company	2,787.28	1,544.42	130.39	8.44
The Alberta Government Insurance Office (Statute of Legislature)	220,784.74	167,040.72	93,254.08	55.83
	$4,386,383.54	$4,027,287.28	$2,195,607.67	54.52

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES
TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1946

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Agricultural Insurance Company	.....	$ *30.00*	$ 1,000.00	.....
Alliance Insurance Company of Philadelphia	$ 1,819.00	1,592.00	63.00	3.96
American Alliance Insurance Company	1,454.00	1,226.00	394.00	32.14
American Automobile Fire Insurance Company	3,876.00	2,639.00	2,082.00	78.89
American Automobile Insurance Company	4,600.00	3,073.00	5,542.00	18.03
Anglo-Scottish Insurance Company, Limited	2,007.00	1,931.00	1,476.00	76.44
Arex Indemnity Company	244.67	531.59	669.00	125.85
Atlas Assurance Company, Limited	8,353.00	10,217.00	5,184.00	50.74
British America Assurance Company	15,496.00	16,234.00	11,630.00	71.64
British Canadian Insurance Company	9,078.00	6,312.00	5,546.00	87.86
British Empire Assurance Company	12,787.00	10,842.00	8,557.00	78.92
British General Insurance Company, Limited	1,677.00	1,484.00	739.00	49.79
British Law Insurance Company, Limited	462.00	398.00	.....	.....
British Traders' Insurance Company, Limited	7,452.00	6,741.00	3,329.00	49.38
Caledonian Insurance Company	6,964.00	6,318.00	1,718.00	27.19
Camden Fire Insurance Association	8,570.00	6,661.00	5,018.00	75.33
Canada Accident and Fire Assurance Company	4,820.00	4,266.00	2,122.00	49.74
Canada Security Assurance Company	27,484.00	19,499.00	18,615.00	95.47
Canadian Fire Insurance Company	21,120.00	19,435.00	9,674.00	49.78
Canadian General Insurance Company	11,199.00	8,746.00	5,177.00	59.19
Canadian Home Assurance Company	.....	309.51	*250.00*	.....
Canadian Indemnity Company	19,134.00	16,268.00	3,657.00	22.47
Canadian Mercantile Insurance Company	5,480.00	4,355.00	2,542.00	58.37
Canadian Surety Company	46,300.00	41,487.00	23,913.00	57.64
Car and General Insurance Corporation, Limited	8,752.94	7,109.08	2,708.90	38.10
Casualty Company of Canada	22,015.00	19,276.00	13,145.00	68.19
Central Insurance Company, Limited	(All re-insured)			
Century Insurance Company, Limited	2,054.00	1,976.00	1,476.00	74.70
Commercial Casualty Insurance Company	37,738.42	32,766.78	16,036.88	48.94
Commercial Union Assurance Company, Limited	2,724.00	2,419.00	1,200.00	49.61
Consolidated Fire and Casualty Insurance Company	1,191.00	1,278.00	1,431.00	111.97
Continental Casualty Company	3,763.31	3,003.43	2,325.47	77.43
Cornhill Insurance Company, Limited	1,856.02	1,850.70	233.70	12.63
Dominion of Canada General Insurance Company	36,178.00	31,436.00	8,789.00	27.96
Dominion Fire Insurance Company	9,662.00	8,478.00	3,302.00	38.95

Eagle Fire Company of New York	9,561.00	8,050.00	5,249.00	65.20
Employers' Liability Assurance Corporation, Limited	36,806.00	32,787.00	20,454.00	62.38
Federal Fire Insurance Company of Canada	25,131.00	16,027.00	11,564.00	72.15
Fidelity Insurance Company of Canada	1,264.00	1,430.00	1,095.00	76.57
Fidelity-Phenix Fire Insurance Company of New York	6,908.06	9,435.68	3,427.97	36.33
First National Insurance Company of America	(All re-insured)			
Franklin Fire Insurance Company	(All re-insured)			
General Accident Assurance Company of Canada	50,540.00	47,923.00	35,713.00	74.52
General Accident, Fire and Life Assurance Corporation, Limited	11,821.00	10,060.00	3,496.00	34.75
General Casualty Company of America	31,270.00	27,829.00	13,023.00	46.79
General Exchange Insurance Corporation	45,841.00	29,177.00	14,775.00	50.64
General Insurance Company of America	31,644.00	27,936.00	14,495.00	51.88
General Security Insurance Company of Canada	1,759.00	1,799.00	327.00	18.18
Gibraltar Fire and Marine Insurance Company	(All re-insured)			
Glens Falls Insurance Company	61,999.49	45,695.60	38,242.39	83.69
Globe Indemnity Company of Canada	22,678.00	17,646.00	12,558.00	71.17
Great American Indemnity Company	27,220.00	25,179.00	6,096.00	24.21
Great American Insurance Company	13,088.00	10,976.00	3,542.00	32.27
Guardian Insurance Company of Canada	74,351.00	71,783.00	50,753.00	70.69
Guildhall Insurance Company, Limited	1,429.00	1,154.00	*2.00*	.....
Halifax Insurance Company	106,132.00	98,736.00	75,277.00	76.24
Hartford Accident and Indemnity Company	6,270.00	5,067.00	2,043.00	40.32
Hartford Fire Insurance Company	1,305.00	1,095.00	57.00	5.20
Home Assurance Company of Canada	86,290.71	73,145.40	39,531.78	54.04
Home Insurance Company of New York	24,506.00	23,868.00	16,300.00	68.29
Homestead Fire Insurance Company	(All re-insured)			
Hudson Bay Insurance Company	(All re-insured)			
Imperial Guarantee and Accident Insurance Company of Canada	10,580.00	8,834.00	22,553.00	255.30
Imperial Insurance Office	747.20	666.23	176.80	26.54
Indemnity Insurance Company of North America	3,939.00	3,431.00	926.00	26.99
Insurance Company of North America	2,618.00	2,404.00	797.00	33.15
Law Union and Rock Insurance Company, Limited	890.00	935.00	684.00	73.16
Liverpool and London and Globe Insurance Company, Limited	12,893.00	10,022.00	6,818.00	68.03
Liverpool-Manitoba Assurance Company	2,550.00	1,982.00	1,358.00	68.52
London Assurance, The	1,434.00	1,084.00	*1.00*	.....
London-Canada Insurance Company	3,213.00	3,177.00	2,104.00	66.22
London and County Insurance Company, Limited	6,181.56	5,477.60	1,426.29	26.04
London Guarantee and Accident Company, Limited	15,265.00	13,301.00	16,652.00	125.19
London and Lancashire Guarantee and Accident Co. of Canada	3,771.00	4,433.00	3,304.00	74.53
London and Lancashire Insurance Company, Limited	2,329.00	1,975.00	*1,667.00*	.....
London and Scottish Assurance Corporation, Limited	1,977.00	1,839.00	2,373.00	129.04
Maryland Casualty Company	1,909.00	1,916.00	17.00	.89
Merchants' Marine Insurance Company, Limited	1,066.00	819.00	188.00	22.95
Merchants and Traders Assurance Company	(All re-insured)			

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1946—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Mercury Insurance Company	$ 1,564.00	$ 2,230.00	$ 755.00	34.00
Metropolitan Casualty Insurance Company	29,353.00	22,830.00	22,958.00	100.56
Milwaukee Mechanics' Insurance Company	79,257.20	67,010.91	52,438.17	78.25
Motor Union Insurance Company, Limited	13,735.82	10,960.76	8,743.97	79.77
National-Ben Franklin Fire Insurance Company	22,690.00	16,388.00	7,754.00	47.32
National Liberty Insurance Company	(All re-insured)			
National-Liverpool Insurance Company	(All re-insured)			
New Brunswick Fire Insurance Company	(All re-insured)			
New Zealand Insurance Company, Limited	525.00	269.00	.....	.....
North British and Mercantile Insurance Company, Limited	3,889.80	2,761.30	526.10	19.05
Northern Assurance Company, Limited	9,465.00	8,773.00	429.00	4.89
Northwest Casualty Company	9,593.00	8,144.00	8,788.00	107.91
Northwestern National Insurance Company	1,580.00	1,417.00	67.00	4.73
Norwich Union Fire Insurance Society, Limited	42,513.28	38,596.89	16,388.21	42.46
Occidental Fire Insurance Company	1,972.96	1,616.18	3,204.86	198.30
Ocean Accident and Guarantee Corporation, Limited	9,430.00	8,338.00	4,152.00	49.79
Pacific Coast Fire Insurance Company	1,960.00	1,888.00	1,520.00	80.51
Palatine Insurance Company, Limited	1,048.00	928.00	461.00	49.67
Patriotic Assurance Company, Limited	7,780.79	8,447.87	2,469.97	29.24
Pearl Assurance Company, Limited	41,474.00	38,251.00	14,298.00	37.38
Phoenix Assurance Company, Limited.	14,704.00	16,333.00	15,505.00	94.93
Pioneer Insurance Company	(All re-insured)			
Provincial Insurance Company, Limited	20.62	24.42	*1.80*	.....
Prudential Assurance Company, Limited	31,085.00	26,714.00	10,040.00	37.58
Queen Insurance Company of America	3,026.00	2,344.00	1,325.00	56.53
Railway Passengers Assurance Company	8,906.24	6,578.19	2,451.55	37.27
Rhode Island Insurance Company	524.10	2,707.30	765.05	28.26
Royal Exchange Assurance	1,304.49	998.67	967.72	96.90
Royal Insurance Company, Limited	28,992.00	22,640.00	24,887.00	109.92
St. Paul Fire and Marine Insurance Company	3,417.00	2,676.00	670.00	25.00
St. Paul-Mercury Indemnity Company	4,630.00	4,463.00	2,633.00	59.00
Scottish Metropolitan Assurance Company, Limited	1,409.00	1,013.00	*207.00*	.....

Scottish Union and National Insurance Company	111.00	*633.00*	2,797.00	.....
Service Fire Insurance Company of New York	6,636.00	1,210.00	521.00	43.10
South British Insurance Company, Limited	(All re-insured)			
Sun Insurance Office, Limited	5,256.84	5.548.95	4,137.83	74.57
Toronto General Insurance Company	9,163.00	7,156.00	4,236.00	59.20
Transcontinental Insurance Company	254.50	127.25	.....	.....
Travelers Fire Insurance Company	1,064.32	962.27	123.00	12.78
Travelers Indemnity Company	6,891.15	5,647.66	3,021.55	53.50
Union Assurance Society, Limited	1,257.00	1,113.00	557.00	50.04
Union Insurance Society of Canton, Limited	13,839.00	12,517.00	6,182.00	49.39
Union Marine and General Insurance Company, Limited	6,686.00	6,768.00	9,329.00	137.84
United British Insurance Company, Limited	(All re-insured)			
United States Fidelity and Guaranty Company	23,450.00	21,241.00	18,119.00	85.25
Wellington Fire Insurance Company	634.00	591.00	*3.00*	.....
Western Assurance Company	26,643.00	24,804.00	13,682.00	55.16
Western Union Insurance Company	127,024.59	124,528.47	88,162.73	70.79
Yorkshire Insurance Company, Limited	11,971.00	10,523.00	5,337.00	50.72
Zurich General Accident and Liability Insurance Company, Limited	5,816.00	5,388.00	86.00	1.60
LLOYD'S:				
Non-Marine Underwriters, Members of Lloyd's, London, England	56,136.00	54,844.00	42,558.00	77.60
RECIPROCAL EXCHANGES:				
Affiliated Underwriters	245.62	547.25	82.16	15.01
MUTUALS (Extra-Provincial):				
Saskatchewan Mutual Fire Insurance Company	58,738.13	52,220.87	22,093.65	42.31
OTHER MUTUALS:				
Economical Mutual Fire Insurance Company	4,153.00	3,321.00	1,982.00	59.68
Gore District Mutual Fire Insurance Company	5,999.00	5,924.00	6,210.00	104.84
Hardware Dealers Mutual Fire Insurance Company	6,939.48	4,364.94	146.94	3.37
Liberty Mutual Insurance Company	444.00	263.00	.....	.....
Lumbermen's Mutual Casualty Company	3,933.00	3,583.00	2,153.00	60.00
Mutual Implement and Hardware Insurance Company	6,939.00	4,232.38	147.00	3.47
National Retailers Mutual Insurance Company	930.00	1,332.00	951.00	71.50
Northwestern Mutual Fire Association	201.00	201.00	.....	.....
United Mutual Fire Insurance Company	35.00	20.00	.....	.....
Wawanesa Mutual Insurance Company	80,246.00	69,870.00	41,312.00	59.13
	$1,942,975.31	$1,702,780.13	$1,072,679.44	63.00

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES

TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1946

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Aetna Insurance Company	$ 12,744.00	$ 12,744.00	$ 1,693.00	13.28
Citizens Insurance Company of New Jersey	12,886.00	12,886.00	7,046.00	54.68
City of New York Insurance Company	(All re-insured)			
Connecticut Fire Insurance Company	2,369.00	2,369.00	772.00	32.59
Continental Insurance Company	81,162.21	81,162.21	20,512.33	25.27
Equitable Fire and Marine Insurance Company	474.00	474.00	155.00	32.70
Fidelity-Phenix Fire Insurance Company of New York	33,122.14	33,122.14	6,494.23	19.61
Gibraltar Fire and Marine Insurance Company	(All re-insured)			
Great American Insurance Company	52,794.00	52,794.00	17,670.00	33.47
Home Insurance Company of New York	80,105.00	80,105.00	25,914.00	32.35
Insurance Company of North America	77,469.00	77,469.00	24,379.00	31.47
Michigan Fire and Marine Insurance Company	7,124.00	7,124.00	2,153.00	30.22
New England Fire Insurance Company	1,781.00	1,781.00	538.00	30.21
Niagara Fire Insurance Company	9,786.21	9,786.21	2,738.06	27.98
Phoenix Insurance Company of Hartford	3,926.00	3,926.00	1,280.00	32.60
Providence Washington Insurance Company	3,982.00	3,982.00	1,298.00	32.60
Reliance Insurance Company of Canada	1,195.00	1,195.00	389.00	32.55
Sentinel Fire Insurance Company	1,781.00	1,781.00	538.00	30.21
Springfield Fire and Marine Insurance Company	60,556.00	60,556.00	18,299.00	30.22
Westchester Fire Insurance Company	3,982.00	3,982.00	1,298.00	32.60
World Fire and Marine Insurance Company	82,608.00	82,608.00	34,076.00	41.25
	$ 529,846.56	$ 529,846.56	$ 167,242.62	31.56

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1946

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Aetna Life Insurance Company	$ 7,293.40	$ 2,063.22	(Combined)		.....	.....	.....	.....
Alberta Life and Accident Insurance Company, Limited	7,860.83	2,966.72	(Combined)		.....	.....	.....	.....
Anglo-Scottish Insurance Company, Limited	.....	.....	.....	.....	$ 25.00	.....	$ 31.00	.....
Arex Indemnity Company	.....	.....	.....	.....	111.32	*$ 5,960.00*	.....	.....
Atlas Assurance Company, Limited	.....	.....	.....	.....	40.00	3.00	.....	.....
Aviation and General Insurance Company, Limited	5.95	.....	.....	.....	.....	.....	.....	.....
British America Assurance Company	2,179.00	272.00	$ 1,750.00	$ 800.00	5,455.00	5,375.00	1,665.00	$ 881.00
British Aviation Insurance Company, Limited	512.00	200.00	.....	.....	.....	.....	.....	.....
British Canadian Insurance Company	490.00	11.00	235.00	*200.00*	1,724.00	1,020.00	153.00	.....
British Empire Assurance Company	2,287.00	1,396.00	1,447.00	247.00	1,170.00	295.00	108.00	.....
British Northwestern Fire Insurance Company	786.26	224.33	.....	527.12	154.05	.....	.....	.....
Canada Accident and Fire Assurance Company	623.00	653.00	368.00	*199.00*	482.00	.....	1,886.00	*43.00*
Canada Security Assurance Company	475.00	*40.00*	.....	.....	1,666.00	1,528.00	2,997.00	*499.00*
Canadian Fire Insurance Company	1,538.00	47.00	.....	.....	2,344.00	103.00	5,185.00	92.00
Canadian General Insurance Company	273.00	235.00	89.00	10.00	7,421.00	4,399.00	14,267.00	*147.00*
Canadian Home Assurance Company	.....	.....	.....	.....	*4.12*	.....	.....	.....
Canadian Indemnity Company	3,614.00	332.00	2,908.00	1,045.00	6,773.00	3,946.00	22,997.00	474.00
Canadian Mercantile Insurance Company	.....	.....	.....	.....	13.00	.....	.....	.....
Canadian Surety Company	.....	.....	.....	.....	9,419.00	5,786.00	27,616.00	898.00
Car and General Insurance Corporation, Limited	41.68	.....	.....	.....	866.89	286.70	.....	.....
Casualty Company of Canada	2,189.00	652.00	649.00	145.00	908.00	7,330.00	171.00	.....
Century Insurance Company, Limited	54.91	217.50	.....	.....	13.60	.....	20.00	.....
Commercial Casualty Insurance Company	6,125.86	4,010.65	(Combined)		11,358.17	830.30	6,154.33	*713.45*
Commercial Union Assurance Company, Limited	732.00	201.00	346.00	80.00	1,276.00	44.00	.....	.....
Confederation Life Association	16,175.00	10,120.00	(Combined)		.....	.....	.....	.....
Consolidated Fire and Casualty Insurance Company	.....	.....	.....	.....	310.00	58.00	1.00	.....
Continental Casualty Company	85,081.05	25,159.64	189,505.62	52,360.14	27.04	.....	.....	.....
Dominion of Canada General Insurance Company	20,330.00	4,121.00	(Combined)		7,499.00	5,936.00	2,707.00	*4,750.00*
Dominion Fire Insurance Company	.....	.....	.....	.....	397.00	.....	.....	.....
Employers' Liability Assurance Corporation, Limited	6,462.00	884.00	6,155.00	1,452.00	4,188.00	410.00	3,748.00	1,102.00
Federal Fire Insurance Company of Canada	.....	.....	.....	.....	454.20	.....	1.00	.....
Fidelity and Casualty Company of New York	40.75	5,000.00	.....	.....	8.73	.....	.....	.....
Fidelity Insurance Company of Canada	122.00	.....	.....	*454.00*	2,103.00	*320.00*	2,938.00	.....
General Accident Assurance Company of Canada	5,225.00	729.00	(Combined)		21,500.00	21,989.00	8,655.00	*380.00*
General Accident Fire and Life Assurance Corporation, Limited	581.00	11.00	148.00	221.00	1,165.00	10.00	.....	.....
General Casualty Company of America	2,023.00	199.00	.....	.....	5,389.00	129.00	.....	.....
General Security Insurance Company of Canada	25.00	.....	.....	.....	241.00	210.00	.....	.....
Globe Indemnity Company of Canada	2,686.00	2,000.00	1,520.00	1,648.00	6,579.00	7,811.00	2,436.00	*216.00*
Grain Insurance and Guarantee Company	.....	.....	.....	.....	.....	.....	16,446.00	1,466.00

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1946—Continued

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Great American Indemnity Company	$ 41.00	.....	.....	.....	$ 5.00	.....	$ 55.00	.....
Great-West Life Assurance Company	35,553.00	$ 22,673.00	(Combined)		.....	.....	.....	.....
Guarantee Company of North America	.....	.....	.....	.....	.....	.....	1,776.00	$ *310.00*
Guardian Assurance Company, Limited	3.00	.....	.....	.....	.....	.....	70.00	.....
Guardian Insurance Company of Canada	2,571.00	512.00	$ 564.00	$ 153.00	2,214.00	$ 940.00	3,135.00	.....
Guildhall Insurance Company, Limited	262.00	190.00	108.00	.....	25.00	.....	.....	.....
Halifax Insurance Company	7,133.00	3,534.00	(Combined)		21,495.00	4,490.00	2,461.00	.....
Hartford Accident and Indemnity Company	58.00	.....	.....	.....	1,081.00	*2,355.00*	56.00	.....
Home Assurance Company of Canada	42,104.11	18,645.10	(Combined)		.....	.....	.....	.....
Imperial Guarantee and Accident Insurance Company of Canada	7,936.00	3,132.00	(Combined)		15.00	.....	1,910.00	*553.00*
Imperial Insurance Office	72.43	169.00	$ 25.02	.....	59.09	*42.25*	.....	.....
Indemnity Insurance Company of North America	1,171.00	.....	9.00	.....	10,519.00	*6.00*	3,625.00	*100.00*
Law Union and Rock Insurance Company, Limited	180.00	25.00	44.00	$ 158.00	48.00	.....	60.00	.....
Liverpool and London and Globe Insurance Company, Limited	298.00	223.00	169.00	150.00	731.00	870.00	270.00	28.00
London Assurance, The	265.00	7.00	100.00	.....	26.00	.....	.....	.....
London Guarantee and Accident Company, Limited	4,897.00	125.00	407.00	14.00	1,567.00	65.00	5,254.00	.....
London and Lancashire Guarantee and Accident Company of Canada	820.00	1,268.00	490.00	311.00	2,190.00	128.00	253.00	.....
London Life Insurance Company	188,952.00	120,272.00	(Combined)		.....	.....	.....	.....
London and Scottish Assurance Corporation, Limited	.....	.....	.....	.....	5.00	.....	.....	.....
Maryland Casualty Company	172.00	.....	(Combined)		*14.00*	*2,470.00*	365.00	.....
Merchants and Traders Assurance Company	.....	.....	.....	.....	49.41	.....	702.62	.....
Metropolitan Casualty Insurance Company	936.00	263.00	.....	.....	3,636.00	2,682.00	1,427.00	.....
Metropolitan Life Insurance Company	59,128.00	28,534.00	(Combined)		.....	.....	.....	.....
Motor Union Insurance Company, Limited	34.16	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile Insurance Company, Limited	11,285.94	5,154.76	(Combined)		562.93	.....	30.00	.....
Northern Assurance Company, Limited	273.00	.....	12.00	6.00	1,015.00	*415.00*	175.00	.....
Northwest Casualty Company	300.00	14.00	.....	.....	767.00	.....	.....	.....
Norwich Union Fire Insurance Society, Limited	610.93	*136.43*	90.69	*75.00*	5,957.44	2,156.70	2,265.95	*133.19*
Occidental Fire Insurance Company	.....	.....	.....	.....	215.20	.....	.....	.....
Occidental Life Insurance Company of California	3,101.00	1,108.00	(Combined)		.....	.....	.....	.....
Ocean Accident and Guarantee Corporation, Limited	1,483.00	94.00	331.00	*214.00*	536.00	950.00	254.00	*27.00*
Pearl Assurance Company, Limited	321.00	.....	.....	.....	3,968.00	.....	2,659.00	*74.00*
Phoenix Assurance Company, Limited, of London, England	217.00	75.00	160.00	.....	1,778.00	689.00	817.00	.....
Protective Association of Canada	19,198.00	14,563.00	(Combined)		.....	.....	.....	.....
Prudential Assurance Company, Limited	39,282.00	9,339.00	(Combined)		49,724.00	5,576.00	183.00	7.00
Railway Passengers Assurance Company	670.45	.....	294.10	53.57	290.64	3,040.55	371.57	*107.50*
Royal Exchange Assurance	60.96	.....	.....	.....	1,559.85	.....	11,723.25	*126.54*
Royal Insurance Company, Limited	2,812.00	1,892.00	1,439.00	1,504.00	6,332.00	7,395.00	2,848.00	*206.00*
Scottish Canadian Assurance Corporation	.....	.....	.....	.....	.....	.....	709.00	.....

Scottish Metropolitan Assurance Company, Limited	.....	.....	.....	.....	35.00	.....	.....	.....
Sun Insurance Office, Limited	760.79	295.34	416.19	447.16	2,023.30	494.75	161.71	.....
Toronto General Insurance Company	224.00	192.00	73.00	8.00	6,072.00	3,200.00	11,673.00	18.00
Travelers Indemnity Company	.....	.....	.....	.....	87.34	.....	.....	.....
Travelers Insurance Company	46,909.92	23,652.04	(Combined)		1,123.49	*2.72*	.....	.....
Union Assurance Society, Limited	.....	.....	.....	.....	21.00	.....	.....	.....
Union Insurance Society of Canton, Limited	1,674.00	317.00	1,323.00	.....	3,623.00	601.00	885.00	.....
Union Marine and General Insurance Company, Limited	285,00	14.00	203.00	.....	859.00	72.00	441.00	.....
United States Fidelity and Guaranty Company	2,489.00	162.00	336.00	*411.00*	9,698.00	8,447.00	18,207.00	503.00
Wellington Fire Insurance Company	.75	.....	.....	.....	284.55	.....	1.00	.....
Western Assurance Company	988.00	456.00	480.00	200.00	1,276.00	*91.00*	107.00	20.00
Western Union Insurance Company	2,307.19	757.53	(Combined)		476.30	40.00	1,762.97	*67.05*
Yorkshire Insurance Company, Limited	366.00	.....	(Combined)		564.00	.....	200.00	.....
Zurich General Accident and Liability Insurance Company, Limited	22,654.00	8,509.30	(Combined)		131.00	*4,016.27*	.....	.....
LLOYD'S:								
Non-Marine Underwriters, Members of Lloyd's, London, England	7,704.00	113.00	.....	.....	2,245.00	847.00	2,336.00	2,870.00
MUTUALS:								
Economical Mutual Fire Insurance Company	8,768.00	3,264.00	(Combined)		.....	.....	.....	.....
Gore District Mutual Fire Insurance Company	35.00	.....	.....	.....	90.00	.....	26.00	.....
Lumbermens Mutual Casualty Company	222.00	.....	.....	.....	417.00	.....	8.00	.....
Mutual Benefit Health and Accident Association	180,277.00	75,000.00	(Combined)		.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Company	1,077.20	58.75	.....	.....	171.70	.....	.....	.....
Wawanesa Mutual Insurance Company	27.00	*50.00*	.....	.....	184.00	.....	.....	.....
	$884,802.52	$406,081.45	$212,194.62	$ 59,986.99	$246,816.12	$ 94,504.76	$199,455.40	$ *93.73*

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1946

Name of Company	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Acadia Fire Insurance Company	.....	.....	.....	.....	$ 590.00	$ 675.00	$ 20.00	.....
Aetna Insurance Company	.....	.....	.....	.....	3,287.00	314.00	4,519.00	$ 6,941.00
Agricultural Insurance Company	.....	.....	.....	.....	722.00	157.00	997.00	47.00
Alliance Insurance Company of Philadelphia	.....	.....	.....	.....	1,234.00	*28.00*	309.00	.....
American Alliance Insurance Company	.....	.....	.....	.....	158.00	68.00	24.00	163.00
American Insurance Company	.....	.....	.....	.....	773.00	79.00	65.00	.....
Anglo-Scottish Insurance Company, Limited	$ 45.00	.....	$ 91.00	$ 59.00	.....	.....	8.00	.....
Arex Indemnity Company	10.50	.....	.....	.....	.....	.....	.....	.....
Atlas Assurance Company, Limited	73.00	.....	141.00	20.00	253.00	6.00	57.00	.....
Automobile Insurance Company of Hartford	.....	.....	.....	.....	.....	.....	606.94	276.75
Aviation and General Insurance Company, Limited	.....	.....	.....	.....	.....	.....	264.09	128.38
Boiler Inspection and Insurance Company of Canada	.....	.....	.....	.....	.....	.....	9,716.90	150.00
Boston Insurance Company	.....	.....	.....	.....	2,428.00	881.00	533.00	30.00
British America Assurance Company	477.00	$ 35.00	728.00	5.00	1,496.00	470.00	1,447.00	132.00
British Aviation Insurance Company, Limited	.....	.....	.....	.....	.....	.....	19,394.00	9,207.00
British Canadian Insurance Company	312.00	*82.00*	500.00	449.00	.....	.....	.....	.....
British Empire Assurance Company	101.00	.....	30.00	.....	.....	.....	14.00	.....
British Northwestern Fire Insurance Company	43.50	.....	376.52	63.55	472.63	314.30	580.66	.....
British Traders' Insurance Company, Limited	.....	.....	.....	.....	.....	.....	18.00	503.00
Caledonian-American Insurance Company	.....	.....	.....	.....	301.00	1,582.00	.....	.....
Caledonian Insurance Company	.....	.....	.....	.....	777.00	1,677.00	.....	.....
Camden Fire Insurance Association	.....	.....	.....	.....	8,427.00	*2,407.00*	4,985.00	1,668.00
Canada Accident and Fire Assurance Company	131.00	.....	.....	.....	593.00	183.00	12.00	.....
Canada Security Assurance Company	956.00	*143.00*	960.00	224.00	663.00	878.00	282.00	86.00
Canadian Fire Insurance Company	878.00	1,016.00	1,441.00	264.00	3,209.00	1,744.00	1,368.00	554.00
Canadian General Insurance Company	1,942.00	319.00	1,486.00	225.00	7,332.00	2,956.00	11,663.00	3,183.00
Canadian Indemnity Company	3,245.00	1,102.00	1,257.00	746.00	5,174.00	2,321.00	4,286.00	598.00
Canadian Mercantile Insurance Company	25.00	.....	.....	.....	.....	.....	4,781.00	2,734.00
Canadian Surety Company	3,046.00	2,102.00	1,293.00	540.00	3,360.00	328.00	3,049.00	1,188.00
Casualty Company of Canada	1,157.00	49.00	975.00	305.00	987.00	234.00	.....	.....
Century Insurance Company, Limited	75.00	10.00	11.85	.....	374.05	117.65	330.84	21.41
Citizens Insurance Company of New Jersey	.....	.....	.....	.....	306.00	96.00	.....	.....
Columbia Insurance Company of New York	.....	.....	.....	.....	196.00	225.00	7.00	.....
Commercial Casualty Insurance Company	3,296.51	1,131.49	914.26	287.16	.....	.....	.....	.....
Commercial Union Assurance Company, Limited	57.00	.....	178.00	100.00	835.00	542.00	.....	.....
Connecticut Fire Insurance Company	.....	.....	.....	.....	3,336.00	1,676.00	1,426.00	980.00
Consolidated Fire and Casualty Insurance Company	342.00	55.00	.....	.....	*4.00*	750.00	.....	.....
Continental Casualty Company	114.29	577.61	28.84	.....	.....	.....	.....	.....

Continental Insurance Company					1,263.24		335.21	
Cornhill Insurance Company, Limited					181.25	25.00		
Dominion of Canada General Insurance Company	1,717.00	*92.00*	1,817.00	996.00	2,576.00	973.00		
Dominion Fire Insurance Company			1,092.00	395.00				
Eagle Fire Company of New York					2,434.00	1,922.00	107.00	51.00
Eagle Star Insurance Company, Limited					260.79	4,861.02	15,722.59	23,179.41
Employers' Liability Assurance Corporation, Limited	430.00	293.00	841.00	436.00	2,780.00	450.00		
Equitable Fire and Marine Insurance Company					667.00	335.00	286.00	196.00
Eureka-Security Fire and Marine Insurance Company							*11.00*	
Federal Fire Insurance Company of Canada	341.97	54.95	533.70		2,207.10	491.45	622.98	
Fidelity and Casualty Company of New York							*3,477.19*	
Fidelity Insurance Company of Canada	358.00		338.00	351.00				
Fidelity-Phenix Fire Insurance Company of New York					372.10		130.50	
Fire Association of Philadelphia					57.00	19.80	466.00	128.30
Fireman's Fund Insurance Company							120.79	
General Accident Assurance Company of Canada	2,368.00	287.00	1,126.00	746.00	10,617.00	2,277.00	25,508.00	5,768.00
General Accident, Fire and Life Assurance Corporation, Limited	516.00		625.00	147.00	1,152.00	332.00	2.00	*120.00*
General Casualty Company of America	5,414.00	1,165.00	2,879.00	866.00				
General Insurance Company of America					14,705.00	5,524.00	3,012.00	144.00
General Security Insurance Company of Canada	9.00		82.00		342.00	346.00		
Glens Falls Insurance Company					12,909.10	2,977.48	1,064.05	186.03
Globe Indemnity Company of Canada	3,141.00	1,311.00	2,139.00	470.00	1,431.00	484.00	734.00	4.00
Grain Insurance and Guarantee Company	3,935.00	95.00					775.00	149.00
Great American Indemnity Company			9.00				247.00	
Great American Insurance Company					1,418.00	611.00	871.00	7,251.00
Guardian Assurance Company, Limited	49.00				532.00	46.00	19.00	
Guardian Insurance Company of Canada	1,530.00	188.00	489.00	219.00	1,245.00	1,447.00	15,028.00	2,463.00
Guildhall Insurance Company, Limited	20.00				431.00	1,039.00	624.00	
Halifax Insurance Company	1,973.00	880.00	1,615.00	540.00	16,370.00	7,968.00	3,194.00	8,768.00
Hartford Accident and Indemnity Company	662.00	3,305.00	148.00	12.00			248.00	
Hartford Fire Insurance Company					868.00	5,191.00	11,129.00	5,678.00
Hartford Live Stock Insurance Company							11,562.00	2,167.00
Home Assurance Company of Canada			909.03	447.35	1,945.61	366.48		
Home Insurance Company of New York					887.00	20,801.00	4,182.00	8,343.00
Imperial Assurance Company							5.00	
Imperial Guarantee and Accident Insurance Company of Canada	24.00						*6.00*	
Imperial Insurance Office	*40.94*		841.60	517.06	60.00	13.50		
Indemnity Insurance Company of North America	6,679.00	3,123.00	1,112.00	602.00			1,684.00	1,000.00
Insurance Company of North America					25,410.00	13,487.00	7,261.00	2,094.00
Law Union and Rock Insurance Company, Limited	119.00				282.00	174.00	*5.00*	
Liverpool and London and Globe Insurance Company, Limited	349.00	146.00	238.00	52.00	7,190.00	1,984.00	646.00	14.00
London Assurance, The	50.00				1,844.00	1,855.00	389.00	
London-Canada Insurance Company					127.00	15.00		
London and County Insurance Company, Limited					1,134.73	1,099.75		
London Guarantee and Accident Company, Limited	1,471.00	153.00	1,309.00	697.00	1,973.00	2,251.00	2,235.00	
London and Lancashire Guarantee and Accident Company of Canada	302.00	14.00	690.00	229.00			2.00	
London and Lancashire Insurance Company, Limited					2,901.00	354.00	463.00	90.00
London and Scottish Assurance Corporation, Limited	146.00		254.00	67.00	143.00	340.00		
Maryland Casualty Company	*30.00*						248.00	
Mercury Insurance Company							10.00	

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1946—Continued

Name of Company	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Metropolitan Casualty Insurance Company	$ 2,617.00	$ 983.00	$ 905.00	$ 352.00	.....	.....	.....	.....
Michigan Fire and Marine Insurance Company	.....	.....	.....	.....	$ 448.00	$ 230.00	$ 10.00	$ *13.00*
Milwaukee Mechanics' Insurance Company	.....	.....	.....	.....	6,881.57	11,930.46	12,098.82	5,679.59
National-Ben Franklin Fire Insurance Company	.....	.....	.....	.....	12,719.00	7,938.00	12,420.00	375.00
National Fire Insurance Company of Hartford	.....	.....	.....	.....	.....	.....	194.35	.....
National Provincial Insurance Company, Limited	.....	.....	904.54	432.65	.....	.....	.....	.....
New England Fire Insurance Company	.....	.....	.....	.....	112.00	58.00	2.00	*3.00*
New York Underwriters Insurance Company	.....	.....	.....	.....	.....	.....	3.00	4.00
New Zealand Insurance Company, Limited	.....	.....	.....	.....	349.00	.....	25.00	.....
Niagara Fire Insurance Company	.....	.....	.....	.....	1,679.04	3,392.49	114.44	.....
North British and Mercantile Insurance Company, Limited	506.12	*75.00*	24.58	49.75	4,299.57	1,500.16	155.93	.....
North Empire Fire Insurance Company	.....	.....	.....	.....	393.00	450.00	13.00	.....
North River Insurance Company	.....	.....	.....	.....	.....	.....	159.00	92.00
Northern Assurance Company, Limited	293.00	*85.00*	746.00	178.00	1,106.00	46.00	71.00	.....
Northwest Casualty Company	1,462.00	146.00	439.00	239.00	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Limited	1,460.01	310.99	404.63	547.63	3,180.16	1,834.34	1,013.74	388.43
Occidental Fire Insurance Company	404.75	.....	135.78	.....	1,475.77	1,049.09	.....	.....
Ocean Accident and Guarantee Corporation, Limited	504.00	170.00	1,679.00	251.00	318.00	142.00	2,419.00	.....
Pacific Coast Fire Insurance Company	.....	.....	.....	.....	187.00	59.00	169.00	11.00
Patriotic Assurance Company, Limited	.....	.....	.....	.....	908.18	9,920.78	.....	.....
Pearl Assurance Company, Limited	1,070.00	108.00	.....	.....	6,352.00	2,371.00	*61.00*	.....
Philadelphia Fire and Marine Insurance Company	.....	.....	.....	.....	170.00	50.00	503.00	.....
Phoenix Assurance Company, Limited, of London, England	816.00	24.00	917.00	381.00	3,902.00	4,052.00	16,650.00	5,506.00
Phoenix Insurance Company of Hartford	.....	.....	.....	.....	5,670.00	2,973.00	3,014.00	1,902.00
Planet Assurance Company, Limited	.....	.....	.....	.....	64.80	.....	.....	.....
Providence Washington Insurance Company	.....	.....	.....	.....	1,030.00	179.00	260.00	138.00
Provincial Insurance Company, Limited	.....	.....	.....	.....	398.10	.....	.....	.....
Prudential Assurance Company, Limited	932.00	640.00	489.00	178.00	3,769.00	2,976.00	3,332.00	1,853.00
Quebec Fire Assurance Company	.....	.....	.....	.....	.....	.....	6.00	.....
Queen Insurance Company of America	.....	.....	.....	.....	.....	.....	69.00	.....
Railway Passengers Assurance Company	629.21	8.00	301.36	78.83	1,090.65	1,049.65	.....	.....
Reliance Insurance Company of Canada	.....	.....	.....	.....	1,682.00	845.00	718.00	494.00
Rhode Island Insurance Company	.....	.....	.....	.....	2,219.45	*370.52*	.....	.....
Royal Exchange Assurance	405.76	.....	.....	.....	2,567.53	616.74	2,221.13	.....
Royal Insurance Company, Limited	2,945.00	1,241.00	2,018.00	445.00	7,808.00	2,419.00	1,273.00	*213.00*
Royal Scottish Insurance Company, Limited	.....	.....	.....	.....	.....	.....	34.00	.....
St. Paul Fire and Marine Insurance Company	.....	.....	.....	.....	23,758.00	11,519.00	14,216.00	1,029.00
Scottish Metropolitan Assurance Company, Limited	.....	.....	10.00	.....	155.00	56.00	8.00	.....

Scottish Union and National Insurance Company	.....	.....	.....	.....	174.00	10.00	.....	.....
Security Insurance Company of New Haven, Connecticut	.....	.....	.....	.....	1,266.00	1,416.00	26.00	.....
Sentinel Fire Insurance Company	.....	.....	.....	.....	112.00	58.00	2.00	*3.00*
South British Insurance Company, Limited	.....	.....	.....	.....	.....	.....	16.00	148.00
Springfield Fire and Marine Insurance Company	.....	.....	.....	.....	3,811.00	1,955.00	400.00	215.00
Standard Insurance Company of New York	.....	.....	.....	.....	696.00	79.00	799.00	51.00
Sun Insurance Office, Limited	979.08	246.64	187.47	143.53	2,282.16	8,242.61	303.02	178.50
Toronto General Insurance Company	1,589.00	261.00	1,216.00	184.00	5,999.00	2,418.00	9,543.00	2,604.00
Transcontinetal Insurance Company	.....	.....	.....	.....	.....	.....	1,029.12	93.78
Travelers Fire Insurance Company	.....	.....	.....	.....	3,847.17	1,330.94	600.42	207.37
Travelers Indemnity Company	6,379.83	.....	*8.40*	20.50	.....	.....	339.64	.....
Union Assurance Society, Limited	6.00	.....	183.00	.....	405.00	341.00	.....	.....
Union Insurance Society of Canton, Limited	2,853.00	27.00	1,569.00	489.00	1,514.00	1,035.00	682.00	729.00
Union Marine and General Insurance Company, Limited	641.00	621.00	185.00	90.00	1,179.00	1,351.00	299.00	*66.00*
United Firemen's Insurance Company	.....	.....	.....	.....	.....	.....	3.00	.....
United States Fidelity and Guaranty Company	21.00	5.00	8.00	16.00	.....	.....	248.00	.....
Wellington Fire Insurance Company	341.97	54.93	.....	.....	100.27	55.00	21.40	.....
Westchester Fire Insurance Company	.....	.....	.....	.....	935.00	294.00	890.00	54.00
Western Assurance Company	17.00	.....	.....	.....	2,057.00	647.00	1,883.00	164.00
Western Union Insurance Company	1,290.27	634.76	558.65	162.96	732.70	312.70	3,351.16	3,274.91
World Fire and Marine Insurance Company	.....	.....	.....	.....	2,457.00	27.00	4,536.00	996.00
Yorkshire Insurance Company, Limited	289.00	58.00	455.00	371.00	891.00	6.00	.....	.....
Zurich General Accident and Liability Insurance Company, Limited	168.00	.....	82.00	.....	.....	.....	.....	.....
LLOYD'S:								
Non-Marine Underwriters, Members of Lloyd's, London, England	3,449.00	373.00	.....	.....	145.00	.....	40,094.00	32,676.00
MUTUALS:								
Central Manufacturers' Mutual Insurance Company	.....	.....	.....	.....	.....	82.91	.....	.....
Economical Mutual Fire Insurance Company	13.00	.....	.....	.....	660.00	194.00	.....	1,672.00
Gore District Mutual Fire Insurance Company	80.00	.....	203.00	.....	93.00	.....	.....	.....
Hardware Dealers Mutual Fire Insurance Company	.....	.....	.....	.....	1,191.69	151.01	.....	.....
Liberty Mutual Insurance Company	*14.00*	.....	.....	.....	.....	.....	.....	.....
Lumbermen's Mutual Casualty Company	.....	.....	153.00	93.00	.....	.....	6.00	.....
Mutual Implement and Hardware Insurance Company	.....	.....	.....	.....	1,216.69	151.01	.....	.....
Northwestern Mutual Fire Association	.....	.....	.....	.....	4,259.00	3,804.00	2.00	.....
Portage La Prairie Mutual Insurance Company	.....	.....	.....	.....	1,041.64	539.70	47.65	171.50
Saskatchewan Mutual Fire Insurance Company	.....	.....	.....	.....	83.00	62.00	.....	.....
United Mutual Fire Insurance Company	.....	.....	.....	.....	291.27	153.00	958.49	1,896.59
Wawanesa Mutual Insurance Company	210.00	156.00	569.00	2.00	4,683.00	1,289.00	702.00	915.00
	$ 80,217.83	$ 23,003.37	$ 43,833.41	$ 15,781.97	$302,791.01	$189,190.50	$314,090.67	$159,364.95

Figures in italics denote red ink figures.

GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF THE PROVINCIAL SECRETARY

OFFICE OF THE FIRE COMMISSIONER

Edmonton, April 28th, 1947.

To THE HONOURABLE ALFRED J. HOOKE,
Provincial Secretary of Alberta,
Edmonton, Alberta.

DEAR SIR:

I have the honour to submit herewith the Twenty-seventh Annual Report of the operations of the Office of the Fire Commissioner, covering the period of January 1st to December 31st, 1946 (pursuant to Section 35, Chapter 266, R.S.A., 1942, The Fire Prevention Act).

Again, I am compelled, as I was last year, to report an increase in both the number of fires and property loss by fire in 1946, over that recorded for the year 1945, being 2,308 fires in 1946 as against 2,138, and a property loss of $2,544,688.99 in 1946 as against $2,208,199.71, or an increase of 170 fires and a property loss of $366,489.28. The only consolation I have, in reporting this increase, is that it is not as heavy as experienced in some of the provinces in Canada, and especially not nearly as great as that experienced in some parts of the United States. I very deeply regret to report an increase in fatalities due to fire during the year, being 45 in 1946 as against 30 in 1945, but seven of the deaths were the result of aeroplane crashes.

There is no need for me, I think, to elaborate upon the causes of the fires, or the reasons for the deaths by fire, as these are amply expressed in tables appended. Table one gives a comparison of the 1946 losses as compared to 1945, month by month. Table 2 shows the increase or decrease in the fire loss year by year for a period of ten years, and from which it will be noted the loss in 1946 is the highest during that period. Table 3 sets out full details of the causes of the fires during the year, classified as to occupancy and construction. Table 4 exhibits institutional losses and losses caused by lightning, and Tables 6 and 7, which are tabulated in uniformity with other provinces of Canada, is the new "Schedule of Classification of Fire Risks" adopted for insurance purposes. A quick glance only at Table 3 suffices to indicate the continued apathy of the people to the danger of fire and the careless practices that cause fire.

In my report last year, I recommended the services of the Fire Commissioner's office be augmented to extend fire investigation and fire inspection to cover a wider field of service, and that an official be stationed in the south and an additional inspector at Calgary. Following several consultations with you, this was agreed upon, when in the fall of last year a branch office was established at Lethbridge, where a new inspector was installed; also an additional inspector at Calgary under the resident inspector already in charge there, while a new employee was added to the staff at head office to assist with the additional duties created because of increased inspections, additional orders to remedy conditions and correspondence. Bertram Lea, inspector for a number of years, and latterly Deputy Fire Commissioner, was retired on superannuation at his own request also in 1946, and a replacement effected. Incidentally, I might mention the in-

spectors of the office with the exception of two are now all ex-members of the R.C.M.P. and as such fully qualified to undertake investigation duties involved, particularly that concerning the cause and origin of fires, and, with the exception of one, all returned soldiers of either the first or second Great Wars. J. H. C. Johnston, resident inspector at Calgary, resigned at the end of the year (1946) to accept a position as inspector with an insurance company and has been replaced. All the new appointees in question were first stationed in Edmonton for a period of time before being assigned to their districts to enable them to become accustomed to office routine and to be instructed in fire prevention.

As a result of the increase in staff mentioned, a considerable greater service has been possible to the public. There were 212 cities, towns and villages visited in 1946, as compared with 97 in 1945, while 667 written orders and 356 verbal orders were issued, as against 190 and 335 respectively, and increased inspection has only just commenced; as of course work by the new staff was not effective until late in the year. There were also 317 special inspections carried out last year in comparison with 235 in 1945. The duties of the office in respect to investigation of fire losses of suspicious origin has not increased to any appreciable extent, but this, it is expected, will become more involved within the next year. This phase of responsibility is being watched with caution, and we are ready to cope with it when the occasion arises. Twenty-four investigations of this nature were conducted by the department in 1946, but only three charges were laid, and two convictions obtained. A stay of proceedings was entered by the Crown in the third case.

During the year, regulations were approved under The Fire Prevention Act, under which gasoline, kerosene and distillates, etc., could be sold by the drum or other similar containers, or as to structures in which drums and other containers could be filled. These regulations were promulgated by Order in Council No. 927 dated May 29th(1946. Regulations were also adopted governing the approval, sale, installation and maintenance of oil burners and oil burning equipment and appliances using inflammable liquids as fuel, promulgated by Order in Council No. 2012 dated November 19th, 1946. As to the latter, I may say these are uniform with regulations already in force in British Columbia. Consideration is now being given to additional regulations dealing especially with fire in hotels, apartments and rooming houses, including fire egress, fire alarm, emergency fire fighting appliances; also regulations dealing with the construction and maintenance of places of public assembly and a uniform fire prevention bylaw for towns and villages. Regulations of this nature will be considered this year by the Association of Canadian Fire Marshals, which Association is holding its 1947 annual convention in Vancouver, B.C. I am myself chairman of the committee on "Standard Codes for Places of Assembly and Uniform Regulations," and am hoping it may be possible to obtain agreement among all provinces to a uniform set of regulations, in principal at least, upon these questions. A delegation from this office, including two inspectors and myself, will attend this meeting, convening May 19th. We will, when in Vancouver, also deal with certain questions respecting the approval, sale, installation and maintenance of oil burning equipment and inquiries into fire investigation in the city of Vancouver by the City of Vancouver Fire Department, Arson Squad.

In accordance with your instructions, I personally attended the meetings of the Dominion Fire Prevention Association and the Association of Canadian Fire Marshals, held at St. Catherine's, Ontario, May 28th to 31st. I also attended the 1946 annual convention of the National Fire Protection Association at Boston, Massachusetts, immediately following the St. Catherine meeting. I spoke at the latter convention on "Protection of Homes for the Aged, Convalescent Homes and Private Hospitals."

New equipment was purchased last year to enable additional investigation and inspection work to be carried on, including three new automobiles which were assigned to Edmonton, Calgary and Lethbridge respectively, while this year (1947) a Bell and Howell (16mm.) projector and screen together with the necessary incidental equipment has also been secured. We intended to engage upon a fire prevention educational campaign through schools and wherever otherwise possible, and already four fire prevention films have been obtained, entitled: "Chemistry of Fire", "Fight that Fire", "A Word to the Wise", and "They didn't Have to Die". These have already been exhibited several times both in schools, to volunteer fire brigades and at public meetings. In addition, two (35mm.) films have been secured, and these are being distributed throughout the Province for showing in public theatres. Other educational activity was conducted in 1946, according to custom, comprising addresses over the radio and distribution of fire prevention literature, etc., while the Province again engaged in a Dominion Fire Prevention Poster contest, the prizes for the Province of Alberta being awarded to: First, Nestor Svarich, Vegreville High School; second, Janet A. Oakes, Ensign; and third, Eleanor C. Hatfield of Central High School, Calgary.

In conclusion, I would like to extend appreciation for co-operation extended to this office by various organizations interested in fire prevention, Fire Chiefs in the Province, and in particular the Fire Chiefs of Edmonton, Calgary, Lethbridge, and Medicine Hat, the R.C.M.P. and by the staff of the office to myself personally. May I take this opportunity to thank you also for your help in the many problems it has been necessary for me to bring to your personal attention.

I feel sure the office of the Fire Commissioner is now better equipped to serve the public than it has ever been.

All of which is respectfully submitted.

RALPH R. MOORE,
Fire Commissioner.

TABLE No. 1
A COMPARISON OF THE MONTHLY LOSSES IN 1945 AND 1946

Month	1945		1946	
	No. of Fires	Loss	No. of Fires	Loss
January	186	$ 147,831.91	239	$ 377,673.71
February	169	244,461.41	235	231,132.06
March	165	123,790.90	234	256,098.14
April	151	94,544.48	207	135,427.38
May	264	283,133.32	204	226,338.50
June	117	429,643.92	122	538,428.50
July	191	203,070.04	182	155,035.23
August	163	198,102.67	142	98,458.30
September	140	53,807.24	137	48,560.85
October	128	58,154.19	210	143,780.61
November	174	100,189.03	194	134,884.76
December	188	166,242.05	93	77,695.28
Total	2,036	$2,102,971.16	2,199	$2,432,513.32
Additional 5% for Unreported Losses	102	105,148.55	109	121,175.67
Total	2,138	$2,208,119.71	2,308	$2,544,688.99

TABLE No. 2

A BRIEF COMPARISON OF FIRE LOSSES FROM JANUARY 1, 1937, TO DECEMBER 31, 1946

From January 1, 1937, to December 31, 1937	1,506 fires with a loss of	$ 1,578,569.50
From January 1, 1938, to December 31, 1938	1,471 fires with a loss of	1,456,127.89
From January 1, 1939, to December 31, 1939	1.517 fires with a loss of	1,148,363.70
From January 1, 1940, to December 31, 1940	1,408 fires with a loss of	1,329,212.61
From January 1, 1941, to December 31, 1941	1,421 fires with a loss of	1,949,151.35
From January 1, 1942, to December 31, 1942	1,632 fires with a loss of	1,539,175.59
From January 1, 1943, to December 31, 1943	1,767 fires with a loss of	1,259,061.39
From January 1, 1944 to December 31, 1944	1,634 fires with a loss of	1,896,283.59
From January 1, 1945, to December 31, 1945	2,138 fires with a loss of	2,208,119.71
From January 1, 1946, to December 31, 1946	2,308 fires with a loss of	2,544,688.99
Total of	16,802 fires with a loss of	$16,908,754.32

Population (1946) ..... 750,000 Per Capita Loss (1946) $3.20

TABLE No. 3

CLASSIFICATION AND CAUSES OF PROPERTY BURNED IN 1946

Property		Causes	No. of Fires
APARTMENT & ROOMING HOUSES, 115:			
Frame	58	Petroleum and its products	2
Brick	47	Careless disposal of cigarettes, smoking	57
Stucco	6	Unknown	14
Brick Veneer	3	Overheated electrical apparatus	3
Concrete	1	Overheated stove and pipes	5
		Material too near radiant	2
		Matches	12
		Short circuit	4
		Miscellaneous	4
		Exposure	12
BARNS AND STABLES AND SHEDS, 51:			
Frame	51	Unknown	17
		Petroleum and its products	6
		Lightning	15
		Spontaneous ignition	2
		Miscellaneous	3
		Careless disposal of cigarettes, smoking	4
		Hot ashes	4
BAKERIES, 5:			
Brick	3	Overheated oven	3
Frame	2	Unknown	2
BARBER SHOPS, 4:			
Frame	3	Exposure	2
Brick	1	Careless disposal of cigarettes, smoking	2
BUTCHER SHOPS, 4:			
Frame	3	Exposure	3
Brick	1	Careless disposal of cigarettes, smoking	1
CHICKEN HOUSES AND BROODERS, 22:			
Frame	21	Unknown	13
Brick Veneer	1	Matches	1
		Defective stove and chimney	1
		Overheated stove	4
		Exposure	2
		Electricity	1
CHURCHES, 5:			
Frame	5	Hot ashes	2
		Sparks from chimney on roof	1
		Miscellaneous	1
		Exposure	1
CLUBS AND PUBLIC HALLS, 25:			
Frame	21	Unknown	11
Brick	3	Overheated stove and pipes	7
Brick Veneer	1	Exposure	5
		Short circuit	2
COAL MINING PROPERTY AND OTHER MINING RISKS, 9:			
Frame	9	Unknown	7
		Spontaneous ignition	1
		Explosion	1
DWELLINGS, 1,234:			
Frame	1,098	Careless disposal of cigarettes, smoking	399
Brick	38	Unknown	254
Stucco	78	Overheated stove pipes and furnaces	53
Brick Veneer	21	Matches	69
Metal Clad	6	Defective chimney	39

TABLE No. 3—Continued

Property		Causes	No. of Fires
		Material too near radiant	8
		Overheated electrical apparatus	32
		Open fire	8
		Short circuit	22
		Exposure	49
		Overheated gas radiant	32
		Petroleum and its products	14
		Lights other than electric	5
		Sparks on roof	11
		Hot ashes	12
		Lightning	27
		Overheated fireplace	3
		Sparks from fireplace and stove	33
		Material too near light bulb	1
		Heating grease on stove	20
		Spontaneous ignition	19
		Explosion of gas stove	19
		Miscellaneous	102
ELEVATORS, 6:			
Frame	6	Unknown	5
		Exposure	1
FACTORIES, PACKING PLANTS AND CREAMERIES, 35:			
Frame	27	Cigarette	8
Brick	4	Unknown	7
Concrete	3	Overheated motor	1
Metal Clad	1	Lightning	1
		Short circuit	2
		Miscellaneous	2
		Petroleum and its products	14
FARM RISKS—SHEDS, HOG HOUSES, IMPLEMENT, 38:			
Frame	37	Unknown	18
Log	1	Prairie or bush fire	1
		Overheated stove and pipes	3
		Matches	4
		Spontaneous ignition	2
		Miscellaneous	4
		Exposure	1
		Sparks on roof	3
		Short circuit	1
		Petroleum and its products	1
GARAGES—(a) PRIVATE, 61:			
Frame	61	Careless disposal of cigarettes, smoking	1
		Unknown	26
		Short circuit	13
		Miscellaneous	15
		Petroleum and its products	6
GARAGES—(b) PUBLIC, 53:			
Frame	31	Unknown	14
Brick	19	Short circuit	12
Stucco	1	Defective chimney	2
Concrete	1	Gas explosion	5
Metal Clad	1	Miscellaneous	3
		Spontaneous	4
		Exposure	3
		Overheated stove and pipes	2
		Careless disposal of cigarettes, smoking	3
		Open fires	2
		Matches	3
HOTELS, 80:			
Frame	35	Careless disposal of cigarettes, smoking	46
Brick	38	Unknown	22
Concrete	2	Overheated stove and pipes	1
Stucco	5	Short circuit	1
		Grease on stove	1
		Matches	2
		Petroleum and its products	1
		Miscellaneous	5
		Exposure	1
HOSPITALS, 1:			
Frame	1	Sparks	1
LAUNDRIES AND DRY CLEANERS, 13:			
Brick	7	Explosion	2
Frame	6	Unknown	4
		Miscellaneous	4
		Careless disposal of cigarettes, smoking	1
		Spontaneous combustion	2

TABLE No. 3—Continued

Property		Causes	No. of Fires
MACHINE SHOPS, 26:			
Frame	21	Unknown	13
Stucco	4	Careless disposal of cigarettes, smoking	2
Metal Clad	1	Matches	11
MILL—LUMBER, SAW, FLOUR AND FEED, 5:			
Frame	5	Exposure	1
		Incendiary	1
		Unknown	2
		Bush fire	1
OFFICES AND OFFICE BLOCKS, 29:			
Frame	10	Unknown	12
Stucco	1	Careless disposal of cigarettes, smoking	5
Brick	16	Exposure	3
Concrete	2	Overheated electrical apparatus	1
		Explosion	1
		Ignition	1
		Short circuit	3
		Open fires	2
		Miscellaneous	1
OIL WELLS AND REFINERIES, 15:			
Frame	9	Unknown	9
Stucco	2	Gasoline explosion	4
Brick	4	Lightning	1
		Miscellaneous	1
RESTAURANTS AND CAFES, 44:			
Frame	25	Careless disposal of cigarettes, smoking	4
Brick	18	Unknown	17
Stucco	1	Ignition of grease on stove	4
		Overheated stove and pipes	4
		Exposure	5
		Miscellaneous	6
		Short circuit	2
		Lightning	2
SCHOOLS AND COLLEGES, 19:			
Frame	17	Unknown	9
Brick	1	Overheated stove and pipes	3
Stucco	1	Defective chimney	1
		Miscellaneous	6
THEATRES, 3:			
Frame	3	Short circuit	1
		Careless disposal of cigarettes, smoking	2
STORES, 178:			
Frame	107	Unknown	65
Brick	49	Careless disposal of cigarettes, smoking	19
Stucco	12	Exposure	35
Concrete	2	Overheated stove and pipes	5
Hollow tile	1	Short circuit	12
Brick Veneer	6	Spontaneous ignition	3
Metal Clad	1	Petroleum and its products	7
		Defective chimney	7
		Miscellaneous	19
		Lightning	3
		Matches	3
WAREHOUSES—IMPLEMENT, BEER AND MERCHANDISE, 57:			
Frame	37	Unknown	31
Brick	16	Short circuit	4
Concrete	2	Matches	2
Metal Clad	1	Exposure	8
Stucco	1	Miscellaneous	4
		Spontaneous ignition	4
		Careless disposal of cigarettes, smoking	4
MISCELLANEOUS, 78:			
Frame	61	Unknown	23
Brick	15	Exposure	12
Concrete	2	Overheated stove pipes	6
		Careless disposal of cigarettes, smoking	6
		Petroleum and its products	3
		Short circuit	4
		Matches	3
		Spontaneous ignition	3
		Miscellaneous	16
		Open fires	2

TABLE No. 4

INSTITUTIONAL LOSSES

Location	Occupancy	Damage	Class of Building	Causes
Gadsby	School	$ 25.00	Frame	Sparks from chimney.
Gadsby	School	15.00	Brick	Unknown.
Smoky Lake	School	3,100.00	Frame	Overheated brick flues.
Vermilion	School	1,169.00	Frame	Explosion of coal gas.
Smoky Lake	School	3,000.00	Frame	Unknown.
Athabaska	Hospital	400.00	Frame	Unknown.
St. Paul	School	1,550.00	Frame and Stucco	Unknown.
Peace River	School	45.70	Frame	Unknown.
Coleman	Church	24.00	Frame	Burning charcoal.
Athabaska	Hospital	51.65	Frame	Sparks ignited roof.
Calgary	Church	24.00	Frame	Burning charcoal.
Wetaskiwin	School	265.00	Frame	Grass fire.
Westcott	Church	750.00	Frame	Sparks from chimney.
Lacombe	Church	25.00	Frame	Grass fire.
Consort	Hospital	705.62	(Under construction)	Burning straw.
Edmonton	School	6,422.00	Frame	Started around chimney.
Calgary	Church	54.00	Brick and Concrete	Exposure.
Calgary	College	30.00	Brick Veneer	Students playing jokes.
Calgary	Private Nursing Home	5.00	Frame	Exposure.
Lac La Biche	School	1,305.00	Log and Frame	Chimney pipe fell down.
Calgary	Hospital	3.00	Brick and Stone	Fire started in basket.
Nordegg	Hospital	376.80	Frame	Sparks from chimney.
Turner Valley	School	1,042.50	Frame	Varnish on heater.
Red Deer	School	2,901.00	Frame	Unknown.
Thorsby	School	400.00	Frame	Unknown.
Leduc	School	38.90	Frame	Overheated furnace.
Strathmore	School	2,450.00	Frame	Unknown.
Peace River	Teacherage	1,750.00	Frame	Unknown.
Aldersyde	School	500.00	Frame	Overheated stove.

TABLE No. 5

LOSSES CAUSED BY LIGHTNING

Month	Location	Construction	Occupancy	Damage: Buildings	Damage: Contents	Damage: Total
May	Calgary	Frame	Dwelling	$ 150.00	.....	$ 150.00
	Calgary	Frame	Dwelling	25.00	.....	25.00
June	Innisfail	Frame	Dwelling	20.50	$ 9.00	29.50
	Blackie	Brick Veneer	Dwelling	16.60	62.00	78.60
	Willingdon	Frame	Barn	92.50	.....	92.50
	Diamond City	Frame	Dwelling	.....	40.00	40.00
	Ponoka	Frame	Dwelling	60.00	.....	60.00
	Scapa	Frame	Dwelling	41.70	.....	41.70
	Lloydminster	Frame	Barn	500.00	.....	500.00
	Daysland	Frame	Barn	1,000.00	.....	1,000.00
	Delburne	Frame	Barn	445.45	.....	445.45
	Bergen	Frame	Drug Store	15.00	83.60	98.60
	Edmonton	Frame	Dwelling	60.00	.....	60.00
	Calgary	Brick	Derrick	3,000.00	.....	3,000.00
July	High River	Stucco	Dwelling	250.00	50.00	300.00
	Olds	Frame	Dwelling	27.75	.....	27.75
	Wetaskiwin	Frame	Barn	1,200.00	.....	1,200.00
	Markerville	Frame	Barn	15.00	.....	15.00
	Leduc	Frame	Barn	.....	85.00	85.00
	Olds	Frame	Barn	83.60	.....	83.60
	Rossington	Frame	Barn	400.00	100.00	500.00
	Red Deer	Frame	Barn	78.00	.....	78.00
	Hines Creek	Frame	Dwelling	2,000.00	1,000.00	3,000.00
	High River	Frame	Dwelling	178.00	50.00	228.00
	Edmonton	Frame	Dwelling	.....	14.00	14.00
	Edmonton	Frame	Dwelling	25.00	.....	25.00
	Edmonton	Stucco	Dwelling	503.75	.....	503.75
	Edmonton	Frame	Dwelling	44.30	32.40	76.70
	Edmonton	Frame	Dwelling	1,168.75	404.50	1,573.25
	Edmonton	Frame	Dwelling	175.60	42.60	218.20
	Edmonton	Frame	Dwelling	91.80	.....	91.80
	Calgary	Frame	Dwelling	.....	60.00	60.00
	Calgary	Frame	Barn	125.00	.....	125.00
	Calgary	Frame	Dwelling	25.00	.....	25.00
	Calgary	Frame	Warehouse	2,113.25	.....	2,113.25
	Calgary	Frame	Plant	.....	226.25	226.25
August	Carbon	Frame	Dwelling	12.70	.....	12.70
	Carstairs	Frame	Barn	20.00	.....	20.00
	Edmonton	Frame	Dwelling	200.00	.....	200.00
	Calgary	Frame	Apartment	107.25	50.00	157.25
	Calgary	Brick Veneer	Apartment	.....	15.00	15.00
	Calgary	Stucco	Apartment	.....	15.00	15.00
	Calgary	Frame	Granary	.....	139.85	139.85
September	Red Deer	Frame	Dwelling	20.00	.....	20.00
	Eckville	Stucco	Dwelling	600.00	10.00	610.00
	Eckville	Frame	Dwelling	11.75	.....	11.75
			Total Losses	$ 14,907.45	$ 2,489.20	$ 17,392.45

TABLE No. 6

FIRE LOSSES BY PROPERTY CLASSIFICATION

	Property	No. of Fires	Damage
1	Brick, etc., Dwellings—protected	149	$ 56,145.73
2	Frame, etc., Dwellings—protected	939	358,680.29
3	Brick and Frame, etc., Dwellings—unprotected	265	199,729.90
4	All other Dwellings and Farm Risks	129	149,226.29
5A	Churches	11	6,880.95
5B	Hospitals and Sanatoria	4	1,160.17
5C	Public Halls	12	6,776.35
5D	Schools and Educational Institutions	20	22,774.24
5E	All other Institutional Buildings	9	36,308.40
6	Warehouses of all kinds (B & C)	66	645,815.12
7A	Retail Stores (Buildings only)	97	212,158.21
7B	Hotels (Buildings only)	29	33,058.45
8A	Retail Stores (Contents only)	108	127,900.66
8B	Hotels (Contents only)	34	29,476.70
9	Food Plants, Distilleries, etc.	37	97,156.32
10	Flour Mills and Grain Elevators	6	83,293.15
11	Oil Risks, Oil Tanks, etc.	24	35,502.90
12	Saw and Shingle Mills	1	3,738.70
13	Lumber Yards, Pulpwood, Standing Timber	3	86.60
14	Woodworkers—excluding Sawmills	3	1,829.50
15	Metal Workers—Garages, etc.	98	98,420.77
16	Mining Risks	4	31,462.75
17	Railway Property, Light and Power Plants	11	11,415.85
18	Miscellaneous Manufacturing Premises	27	10,340.26
19	Miscellaneous Non-Manufacturing Premises	113	164,177.06
20	Sprinklered Risks	....	.....
21	U. & O. and Profits excluding Rental Insurance	....	.....
	Total	2,199	$2,423,513.32
	Additional 5% for Unreported Losses	109	121,175.67
	Grand Total	2,308	$2,544,688.99

TABLE No. 7

CAUSES OF FIRES

	Causes	Total Fires	Total Losses
51	Chimneys, flues, cupolas and stacks	57	$ 60,752.82
52	Stoves, furnaces, boilers and their pipes	140	79,072.10
53	Hot ashes, coals and open fires	33	4,987.15
54	Sparks on roofs—wooden, shingles, fabricated roofs	37	40,294.66
55	Exposure fires	204	184,618.54
56	Smoking (cigarettes, cigars; carelessness in smoking)	580	67,186.00
57	Matches	50	13,956.91
58	Lights (other than electric)	7	7,870.85
59	Electricity (appliances)	120	52,696.75
60	Lightning (unrodded buildings)	42	19,396.50
61	Spontaneous combusion	25	20,141.24
62	Petroleum and its products	61	43,226.71
63	Incendiarism	10	30,883.15
64	Miscellaneous	231	122,247.82
65	Motion picture film ignition	1	22.50
66	Unknown	601	1,676,159.34
	Total	2,199	$2,423,513.32
	Additional 5% for Unreported Losses	109	121,175.67
	Grand Total	2,308	$2,544,688.99

TABLE No. 8

LARGEST LOSSES DURING THE YEAR

Location	Occupancy	Loss	Causes
Hinton	Store	$ 16,269.50	Unknown.
St. Paul	Warehouse	23,500.00	Exposure.
Calgary	Commercial Building	49,638.84	Unknown.
Blairmore	Tipple	31,071.55	Unknown.
Calgary	Store	35,161.00	Unknown.
Calgary	Restaurant	16,069.00	Unknown.
Calgary	Store	25,518.00	Unknown.
Sundre	Dwelling	50,620.00	Unknown.
Edmonton	Cafe	18,800.00	Unknown.
Edmonton	Packing Plant	18,737.00	Unknown.
Edmonton	Garage	16,143.00	Unknown.
Calgary	Store & Apartment	11,188.00	Exposure.
Calgary	Elevator	25,447.00	Unknown.
Calgary	Business Building	16,000.00	Exposure.
Calgary	Store & Apartment	21,762.00	Unknown.
Calgary	Store	20,000.00	Unknown.
Edmonton	Commercial Buildings	70,000.00	Incendiary.
Lloydminster	Grain Elevator	25,000.00	Unknown.
Edmonton	Western Apartments	110,000.00	Arson.
Edmonton	McCosham's Storage	475,000.00	Unknown.
Bentley	Elevator	21,925.00	Unknown.
Edmonton	Warehouse	30,726.90	Unknown.
Calgary	Elevator	10,766.50	Unknown.
Macleod	Store	14,619.70	Overheated stove.
Calgary	Bakery	20,000.00	Overheated stove.
Oliver	Barn	10,543.15	Unknown.
Calgary	Office Building	31,661.00	Unknown.
Calgary	Elevator	23,780.65	Drying machine.
Calgary	Office Building	15,661.65	Drying machine.
Edmonton	Canning Mill	11,800.00	Burning ember.
Mirror	Drug Store	11,100.00	Overheated furnace.
Edmonton	Scale House	11,045.65	Defective installation.
	Total	$1,289,555.09	

TABLE No. 9

INSPECTIONS AND ORDERS ISSUED

Number of cities, towns and villages visited and inspected	212
Number of Orders to Remedy Conditions (written)	667
Number of Orders to Remedy Conditions (verbal)	256

CHARACTER OF ORDERS ISSUED

Repair or install fire alarm bell systems	21
Improve housekeeping conditions	95
Provide approved fire extinguishing equipment	67
Install red lights or signs over exits	26
Provide panic bolts for exit doors	40
Build brick chimneys	15
Replace worn out, or properly support stovepipes	13
Clean stovepipes and chimneys	3
Discontinue the use of gasoline for cleaning purposes	38
Replace faulty electric wiring to conform with C.E. Code	34
Build outside stairway type of fire escape	20
Remove debris or flammable material	22
Provide proper clearance between hot stovepipes and woodwork or other flammable material	22
Construct metal hood over restaurant stoves, or clean grease off metal hoods over stoves	25
Cut grass and weeds from around town property	24
Protect wood floors under and in front of stoves	27
Remove gasoline barrels 300 feet from any buildings	21
Construct doorway exit to replace window exit	10
Change fire exit door to open outward	13
Tear down dilapidated buildings	15
Discontinue filling gas barrels at retail pumps	7
Remove gasoline from mercantile premises	4
Remove hook fastenings from exit doors	55
Store petroleum products in underground tanks	20
Protect walls, floors and ceilings around heaters	9
Post directional fire exit signs	7
Provide standpipe and hose for fire protection	14
	667

SPECIAL INSPECTIONS

Amusement halls	18	Schools, town	34
Fuel oil warehouses	45	rural	123
Government buildings	1	Theatres	3
Hospitals	2	Garages and service stations	20
Hotels	29		317
Manufacturing plants	41		
Office buildings	1		

TABLE No. 10

FIRE INVESTIGATIONS

Number of cases investigated (Departmental investigations only)		24
Number of informations laid (reported to Department)		3
Number of convictions		2
Stay of Proceedings entered		1
Incendiary	2	
Suspected incendiary	8	

CONVICTIONS

7 years (arson)	1
$50.00 and costs (attempt to defraud)	1

MILEAGE

Mileage by car (including inspections)	40,149
Mileage by train	100
	40,249

TABLE No. 11

DEATHS CAUSED BY FIRE IN 1946

Name	Age	Place and Cause of Death
Ducklow, Vernon R.	23	North Coleman, aeroplane crash, death by fire.
Levy, Daniel	21	North Coleman, aeroplane crash, death by fire.
Lowe, Richard B.	21	North Coleman, aeroplane crash, death by fire.
Norris, James L.	21	North Coleman, aeroplane crash, death by fire.
Sealey, William J.	26	North Coleman, aeroplane crash, death by fire.
Payne, Mrs. Florence	58	Hanna, death due to extensive burns, filling gasoline lamp when gas container exploded.
Watt, Robert Huycke	23	North Coleman, aeroplane crash, death by fire.
Wood, William J.	28	North Coleman, aeroplane crash, death by fire.
Neal, Freda	48	Calgary, burns, nightdress caught fire from open fireplace.
Smith, Alexander W.	72	Calgary, death due to severe burns when coal oil lamp exploded and home destroyed.
Corney, August	89	Bluffton, burned to death in home.
Melnuchuk, Merlin	23	Thorhild, home totally burned, found remains in destroyed building.
Murphy, Malachias	76	Hythe, suffocated by smoke and burned when home burned.
Peden, Annette E.	10	Edmonton, suffocated by smoke and burned when home burned.
Hutchison, David	59	Edmonton, suffocation when dwelling destroyed.
Laboucane, Benjamin	50	Lubicon Lake, Burned to death in barn where he was sleeping.
Watkins, Louise	69	Medicine Hat, death by fire when dwelling destroyed.
Boyce, Derrill	3	James River Bdge., suffocated by smoke when dwelling caught fire.
Boyce, Dona L.	4	James River Bdge., suffocated by smoke when dwelling caught fire.
Turner, William H.	32	Edmonton, death from burns when clothing caught fire.
Chambers, Kenneth	7	Edmonton, death from severe burns when pouring gasoline on ground and lighting it.
Girard, Gilbert	4	McLennan, deep burns all over body when gasoline exploded.
Landon, Evelyn E.	21	Brooks, explosion of gasoline when cleaning clothes.
Ferguson, Allan M.	21	Delia, burned to death when gasoline truck exploded.
Wheeler, Edith	68	Calgary, death from extensive burns.
Burrell, Benjamin S.	81	Hartell, death from burns when lighting fire with gasoline.
Gratton, Alexandriene	49	St. Paul, extensive burns from gas explosion.
Laderoute, Joseph P.	20	Lacombe, burned when riding in oil truck that upset aud caught fire.
Oppen, Mrs. Celia	56	Edmonton, death from gasoline burns when lighting fire.
Peters, William	24	Munson, death from gasoline burns.
Sather, David	2	Spirit River, death from burns when lighting heater with coal oil.

TABLE No. 11—Continued

Causes	No. of Fires	Property
Ross, William A.	23	Red Deer, death from gasoline explosion.
Parsons, J. J.	50	Edmonton, burned to death when dwelling destroyed in fire.
Norman, Thomas H.	48	Calgary, suffocated in room of a burning building.
Collard, Albert N.	54	Medicine Hat, death by burns, explosion of illuminating gas.
Miller, William H.	5	Hanna, death from severe burns, explosion of gasoline in a washing machine, home destroyed by fire.
Miller, Gerry W.	2	Hanna, death from severe burns, explosion of gasoline in a washing machine, home destroyed by fire.
Miller, James H.	3	Hanna, death from severe burns, explosion of gasoline in a washing machine, home destroyed by fire.
Dobush, Helen	81	Willingdon, death from burns.
Larratt, Juanita	18	Rocky Mountain House, burns, grease from roast caught fire, home destroyed.
Martin, Ottolee P.	1	Nanton, death from coal gas explosion, burned in home.
MacNaughton, A. C.	2½	Ardrossan, death from burns, destruction complete when log home burned.
MacNaughton, A. B.	1	Ardrossan, death from burns, destruction complete when log home burned.
Scott, Beatrice	66	Rocky Mountain House, death from burns, grease from roast goose caught fire, dwelling destroyed.
Smith, Dena	74	Hardisty, death from extensive burns, clothing caught fire from cooking stove.